

# THE AMERICAN LEGION

FOR GOD AND COUNTRY

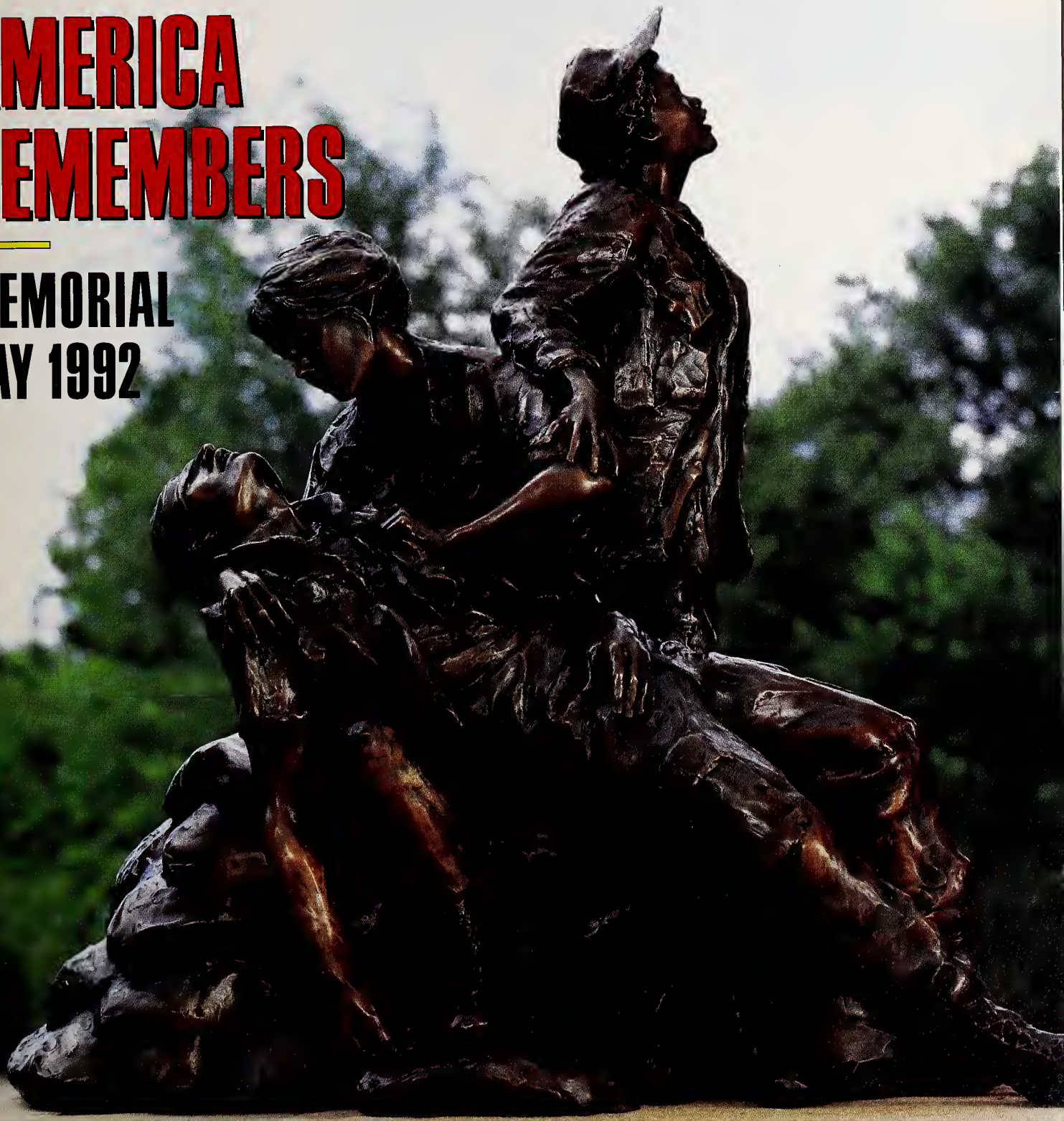
May 1992

Two Dollars

VETERANS  
HANDBOOK  
Page VH-1

## AMERICA REMEMBERS

### MEMORIAL DAY 1992





4 for 26.40  
5 for 32.75  
6 for 39.25

D Width: 6½ 7 7½ 8 8½ 9 9½  
10 10½ 11 12 13  
\*EEE Width: Add \$1 per pair for  
7 7½ 8 8½ 9 9½ 10 10½ 11 12 13

☐ Check Enclosed    ☐ Visa    ☐ MC    Exp.: \_\_\_\_/\_\_\_\_

7BH - 4AC		WHAT SIZE?	WHAT WIDTH?	HOW MANY?
B	Ecru			
D	Brown			
E	Black			
G	Blue			
H	Silver			
J	Eggplant			

Zio

Blue

265 North 9th Street  
Paterson, NJ 07530

**Black**



# THE AMERICAN LEGION

The Magazine for a Strong America

Vol. 132, No. 5

May 1992

## ARTICLES

### WHEN YOUR CAREER TOPS OUT

*Have you reached the top rung on your ladder of success?*

By Bill Miller 14

### HEALTHY DIVIDENDS

*Employers pump up productivity with healthy employees.*

By Gurney Williams III 16

### AMERICA REMEMBERS

*From gratitude to granite, memorials honor those who served.*

By Ken Scharnberg 20

### THE NEW SELFISHNESS

*Showing up for work isn't enough. You have to produce.*

By Robert McGarvey 24

### HOW MUCH REGULATION DO WE REALLY NEED?

*Government regulations are costly and ineffective, says regulatory expert James Q. Wilson.*

26

### HANDBOOK OF VETERANS BENEFITS

*This guide takes you through the maze of VA rules and regulations.*

VH-1

### THE 1992 WASHINGTON CONFERENCE REPORT

*Legionnaires squash the Rural Health Care Initiative and demand answers about POW/MIAs.*

30

## DEPARTMENTS

**BIG ISSUES** *Should Congress Cancel the Deficit Reduction Agreement?*

10

**VETVOICE**

4

**VETERANS UPDATE**

28

**VETS**

36

**COMMANDER'S MESSAGE**

8

**YOUR AMERICAN LEGION**

29

**PARTING SHOTS**

56

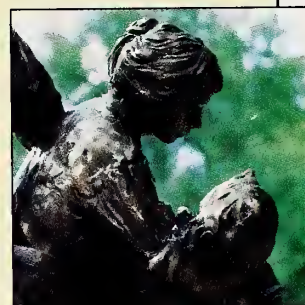
**WASHINGTON WATCH**

12

**LEGION NEWS**

32

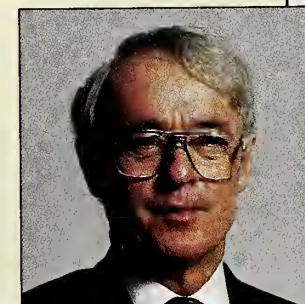
**COVER** *The Vietnam Women's Memorial and other memorials are for the living as well as for the dead. Find out why on Page 20. Photograph by Kirk Gittings/Syntax.*



20



24



26



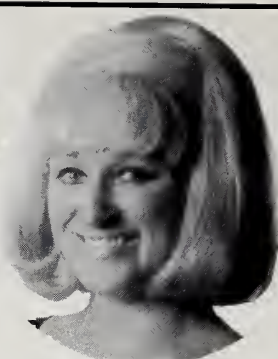
THE AMERICAN LEGION magazine, a leader among national general-interest publications, is published monthly by The American Legion for its 3.1 million members. These military-service veterans, working through more than 15,000 community-level posts, dedicate themselves to God and country and traditional American values; strong national security; adequate and compassionate care for veterans, their widows and orphans; community service; and the wholesome development of our nation's youths.



Her Red Hot Ragtime Piano!

# Jo Ann Castle

All-Time Favorite Star of  
Lawrence Welk's TV Show!



## 22 Red Hot Ragtime Tunes

I'm Looking Over A Four Leaf Clover • Alabamy Bound • Frankie & Johnny • Dill Pickles Rag • Bill Bailey • Hot Time In The Old Town Tonight • Maple Leaf Rag • Wang Wang Blues • Black & White Rag • Spaghetti Rag • Pagan Love Song • Down Home Rag • Sweet Georgia Brown • Tickle The Ivories Rag • The Days Of Old Vaudeville • In A Shanty In Old Shanty Town • The Sheik Of Araby • Down Yonder • Baby Face • Skater Boogie • Down Among The Sheltering Palms • When You & I Were Young Maggie

Here she is direct from The Lawrence Welk Show ... the vivacious blond pianist with the happiest sounding toe-tappin' music you've ever heard. With her flying fingers and red hot piano, Jo Ann Castle is back to thrill you again with a fabulous double album collection of the greatest ragtime hits of all time. You get 22 classics like **SWEET GEORGIA BROWN** ... **MAPLE LEAF RAG** ... **BILL BAILEY** ... **ALABAMY BOUND** ... and a whole lot more! Probably the best party album you will ever own. Play it when you want to feel great! Enjoy it like none you've ever owned or your money back, absolutely no questions asked.

Credit Card Customers Call Toll-Free 1-800-788-2400

24 Hours • Everyday • Ask For Operator 855 Or Mail The Coupon Below.

### Not Sold In Stores

© HEARTLAND MUSIC

#### NO-RISK ORDER FORM

Mail To: Heartland Music 1341 Ocean Ave. • Box 106 • Dept. 855 • Santa Monica, CA 90401

Yes, please send me **The Jo Ann Castle Ragtime Hits Collection**. I pay only \$2.50 shipping and handling no matter how many collections I order.

Send my collections on:

- ☐ 2 Records - Item# RL7007 - \$10.98  
☐ 1 Cassette - Item# RC7007 - \$10.98  
☐ 1 CD - Item# RD7007 - \$16.98

☐ CHECK or MONEY ORDER.

Amount Enclosed \$ \_\_\_\_\_

Sorry no C.O.D.'s OR CASH.

Please allow 3-4 weeks delivery.

CA and NY residents add sales tax.

#### CHARGE IT:

- ☐ VISA ☐ MASTERCARD ☐ AMEX

NAME \_\_\_\_\_ 855

ADDRESS \_\_\_\_\_ RT or APT \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

SIGNATURE (REQUIRED FOR CHARGE ORDERS) \_\_\_\_\_

ACCOUNT NO. \_\_\_\_\_

EXP. DATE \_\_\_\_\_



## From Lawrence Welk... The World's Best-Loved Waltzes 24 Beautiful Melodies

Of all the beautiful records Lawrence Welk ever made, his waltzes are among the most requested. The combination of romantic waltz music and the famous Lawrence Welk "champagne" sound is truly irresistible. Now here in one magnificent double-album collection are the great romantic waltzes the world loves most. You get 24 wonderful melodies in all. Dream along or waltz along to the smooth and elegant sound you first heard on the fabulous Lawrence Welk TV show. We unconditionally guarantee you'll enjoy this collection like none you've ever owned or your money back, absolutely no questions asked.

Credit Card Customers Call Toll-Free 1-800-788-2400

24 Hours • Everyday • Ask For Operator 856 Or Mail The Coupon Below.

### Not Sold In Stores

© HEARTLAND MUSIC

#### NO-RISK ORDER FORM

Mail To: Heartland Music 1341 Ocean Ave. • Box 106 • Dept. 856 • Santa Monica, CA 90401

Yes, please send me **The Great Lawrence Welk Waltz Treasury**. I pay only \$2.50 shipping and handling no matter how many collections I order.

Send my collections on:

- ☐ 1 Record - Item# RL7004 - \$10.98  
☐ 1 Cassette - Item# RC7004 - \$10.98  
☐ 1 CD - Item# RD7004 - \$16.98

☐ CHECK or MONEY ORDER.

Amount Enclosed \$ \_\_\_\_\_

Sorry no C.O.D.'s OR CASH.

Please allow 3-4 weeks delivery.

CA and NY residents add sales tax.

#### CHARGE IT:

- ☐ VISA ☐ MASTERCARD ☐ AMEX

NAME \_\_\_\_\_ 856

ADDRESS \_\_\_\_\_ RT or APT \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

SIGNATURE (REQUIRED FOR CHARGE ORDERS) \_\_\_\_\_

ACCOUNT NO. \_\_\_\_\_

EXP. DATE \_\_\_\_\_

Blue Danube Waltz • Melody of Love • Silver Moon • Medley / Always / All Alone / Song Is Ended • Memories • Danube Waves • The Merry Widow Waltz • Paradise • Skaters Waltz • Estudiantina • Going Home • I'll See You Again • When I Grow Too Old To Dream • Tales From The Vienna Woods • Wedding Of The Winds • You and You • Gold and Silver • Over The Waves • Southern Roses • Holiday Waltz • Dolores • Emperor Waltz

# THE AMERICAN LEGION

FOR GOD AND COUNTRY

700 N. Pennsylvania St.  
P.O. Box 1055  
Indianapolis, IN 46206  
317-635-8411

National Commander

**Dominic D. DiFrancesco**

Publisher/Editor-in-Chief

**Daniel S. Wheeler**

Editor

**John Greenwald**

Managing Editor

**Miles Z. Epstein**

Associate Editor

**Raymond H. Mahon**

Assistant Editors

**Ken Scharnberg, David E. Nixon**

**T. Douglas Donaldson**

Art Director

**Simon Smith**

Art Assistant

**Ann Reeder**

Production Manager

**William L. Poff**

Administration

**Kathy Ferrer, Joan L. Berzins**

Advertising Director

**Donald B. Thomson**

Advertising Assistants

**Diane Andretti, Robyn Black**

The American Legion Magazine

P.O. Box 7068

Indianapolis, IN 46207

317-635-8411

### Publisher's Representatives

**Fox Associates, Inc.**

Chicago: 312-644-3888

New York: 212-725-2106

Los Angeles: 213-487-5630

Detroit, MI: 313-543-0068

Atlanta: 404-252-0968

San Francisco: 415-989-5804

### The American Legion Magazine Commission

Milford A. Forrester, Chairman, Greenville, SC; George G. Sinopoli, Vice Chairman, Fresno, CA; James R. Kelley, National Commander's Representative, Wayne, PA; James D. Baker, Tulsa, OK; George F. Ballard, Belleville, IL; Sam Barney, Lancaster, OH; J. Leslie Brown Jr., Louisville, KY; Joseph Chase, Hatboro, PA; Donald Conn, South Bend, IN; James W. Conway, Charlestown, MA; Lincoln Cox, Kirby, WV; Orval E. Faubus, Conway, AR; James H. Hall, Hopewell, NJ; Halbert G. Horton, Topeka, KS; W.B. (Brad) Jorgens, Beardsly, MN; Eugene J. Kelley, Savannah, GA; James V. Kissner, Palatine, IL; Russell H. Laird, Des Moines, IA; J. Fred Mitchell, Brewton, AL; J.H. Morris, Baton Rouge, LA; Everett G. Shepard, III, Woodstock, CT; Paul T. Woodard, Lacey, WA; Neal L. Thomas Jr., Consultant, Colorado Springs, CO.

Copyright 1992 by The American Legion

The American Legion (ISSN 0886-1234) is published monthly by The American Legion, 5561 W. 74th Street, Indianapolis, IN 46268. Second-class postage paid at Indianapolis, IN 46204 and additional mailing offices. Price: Annual subscription, \$12 (\$18, Foreign); post-sponsored gift subscriptions, \$4; Single copy, \$2. POSTMASTER: Send address changes to The American Legion, Input Services, P.O. Box 1954, Indianapolis, IN 46206.

**Change of Address:** Notify The American Legion, Input Services, P.O. Box 1954, Indianapolis, IN 46206. 317-328-4616. Attach old address label, provide old and new addresses and current membership card number.

To request microfilm copies, please write to: University Microfilms, 300 N. Zeeb Rd., Ann Arbor, MI 48106

Canada Post International Publications Mail (Canadian Distribution) Sales Agreement No. 546321. Re-entered second class mail matter at Manila Central Post office dated December 22, 1991.



Member Audit Bureau of Circulations

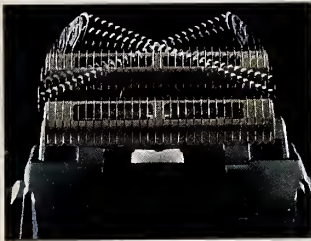
THE AMERICAN LEGION



# WE'VE GOT A WHOLE NEW ANGLE ON THE WAY YOU SHAVE

## **The EuroFlex®** **Shaver by Wahl®.**

It's the one shaver  
designed to fit all the  
angles of your face...with  
two independently



suspended DynaFlex™  
cutters that stay in constant  
contact with a  
specially-angled,  
dual-head Flex  
Foil™ shaving  
system to capture  
and cut whiskers along the  
exact contours of your



face. Add a handy full-  
width trimmer for  
mustaches and side-  
burns, and you've  
got shaves that are  
remarkably close,  
amazingly fast...and  
a whole new angle on the  
way you shave.



**WAHL®**  
***EuroFlex®***  
***Remarkably close,  
amazingly fast***

Available in Rechargeable  
Cord/Cordless; Rechargeable;  
and Corded models at better  
stores everywhere, including:

ALBERTSON'S (SELECT STORES)	LONG'S
ALCO STORES	LURIA
BERRY'S	MEIJER
BOSCOV'S	OSCO STORES
BRENDLES	(PHOENIX ONLY)
CLICKS	PRIME VALUE MART
CLOVER	PERRY DRUG (SELECT STORES)
DAHL KEMPER'S	RALEYS
DISCOUNT DRUG	SILVERMAN'S
ELDER-BEERMAN	SMITTY'S
EVANS DISTR. & JWLR.	SPEIGEL CATALOG
FRED P. GATTAS	STRAWBRIDGE & CLOTHIER
GEE BEE	U. S. MERCHANDISE
G. L. PERRY	VALUE CITY
HARTS	VENTURE
J. C. PENNEY CATALOG	WIDMANN
K'S MERCHANDISE	WITMARK
KELTSCH PHARMACY	



From Wahl,  
a leading manufacturer  
of hair clippers and  
trimmers.

For more information, contact Wahl Clipper  
at **1-800-48-SHAVE**, Ext. 400. Or write  
to Wahl Clipper Corporation, P.O. Box 578,  
Sterling, IL 61081, Attention: Cindy.



## POW/MIAs

The government should make public all information it has about POW/MIAs ("The Men We Left Behind," March). The Senate Select Committee on POW/MIA Affairs has subpoena powers; it should use them.

*Alton Windsor  
Harlingen, Texas*

Thanks to the photos with the POW/MIA article, I now have a picture of Col. Patrick Fallon and his family. The POW/MIA bracelet I have been wearing since 1970 bears his name. I clipped the picture and framed it. It adds new meaning to the bracelet.

*Edward Zelvis  
Bourbonnais, Ill.*

I was told in 1973 at school that history will write that we fought over control of Vietnam because of the oil fields off the coast. When all is said and done, the word "oil" always pops up.

*Fredrick Ramm  
Blairstown, N.J.*

How would any U.S. President look if living POWs showed up? I don't think they want that.

*Edward Behnke  
Kewanee, Ill.*

What a horror story. But it seems this is the normal stand taken by the Commanders-In-Chief and their lackeys after all wars.

*Philip J. Bentzel  
Mount Wolf, Pa.*

Information certainly exists concerning the fate of many men who went down. Obscure bureaucratic perceptions of national security; paranoia among politicians; and government ineptitude have kept the United States and Vietnam from being forthright with POW/MIA information. Both governments need to be forthright now.

*Willis C. Robinson  
Burke, Va.*

No one wants to believe the U.S. government would deliberately abandon even one American to a foreign government. But the authorities quoted in your March issue, and the everyday

abuses of power by Washington, make this a distinct probability.

*Clayton L. Hansen  
Grand Island, Neb.*

Until all the POW/MIA information is made public, we will not rest.

*Todd G. Fredy  
Iron Mountain, Mich.*

The American Legion's coverage of the POW/MIA issue reminds me of Oliver Stone's movie *JFK*. Both are based on the anti-American assumption that our government cannot be trusted to tell us the truth.

To debunk the efforts of competent and dedicated people is unworthy of an organization that has sworn to support and defend its institutions. MIAs are a casualty of war. I still have friends missing from World War II and the Korean War, as well as Vietnam.

## VETVOICE

### WE WANT YOUR OPINIONS

You can contact THE AMERICAN LEGION magazine two ways. Call us at:

**1-900-740-VETS**

to record your opinions, vote on current issues, and listen to opinions of others. Calls cost \$1 per minute and proceeds support Legion programs. An editor of THE AMERICAN LEGION magazine will hear your comments. Callers' opinions are considered for publication and receive a **V** symbol when published.

Or you can write to:

**The American Legion magazine  
P.O. Box 1055  
Indianapolis, IN 46206**

Each month, the magazine asks readers two questions. This month's questions:

Should Congress cancel the deficit reduction agreement? (See page 10.)

Is there too much government regulation? (See page 26.)

**1-900-740-VETS**

I'm a veteran of all three wars. I do not expect to see my missing comrades this side of heaven.

*Francis R. Lewis  
Glen Cove, N.Y.*

I worked with former intelligence analysts Jerry Mooney and Terry Minarcin during my Air Force career. I never knew them to be untruthful or make false statements. They probably had more access to classified information and details about our POW/MIAs than I. I believe not enough effort was expended on the POW/MIAs, and that any remaining ones have been or will be sacrificed for politics.

*Darrell M. McCurdy  
San Antonio, Texas*

Letter writer Joseph A. Schlatter (Vetvoice, March) was director of the Defense Intelligence Agency's POW/MIA Affairs Office for five years and virtually nothing was done. I give Col. Mike Peck credit for telling the truth.

*Rusty Carmichael  
Farmington, Mo.*

## Value-able

I would like to thank you for the article "The Battle Over American Values" (February). Gary Bauer is correct and reflects the opinion of many Americans who can see that America is under attack from within. Because of our neglect of traditional values such as family, patriotism, tough schooling and religion, our country is on her knees.

*J. Dyer  
Green River, Wyo.*

Marriage is probably the greatest traditional value, but its continual decline is caused by the rampant increase of adultery—a violation of one of the Ten Commandments, the rock upon which the Judeo-Christian values are built. This is caused by the same people who hypocritically apply and force their values on others.

Adultery is rampant in the Judeo-Christian community and considered normal rather than the exception. These self-righteous bigots are so involved in the self-destruction of families and

*Please turn page*



# DEFEND YOURSELF

**Don't Be a Victim!**

**with TEAR GAS or BLANKS**

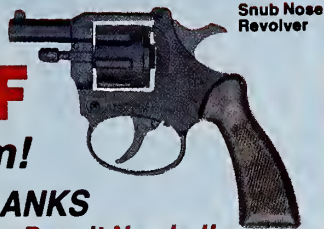
**No Federal License or Gun Permit Needed!**

Feel completely safe and secure wherever you go. Yes! In just seconds you can immediately disable any attackers. Because now you are armed with the most effective .22 calibre non-lethal tear-gas handgun ever devised. Each shot sounds so real that the intruder will be easily scared away – and well he should be! But the best part is that you do not need a federal firearms license or gun permit to own or carry these personal protective weapons. Our snub nose revolver is the famous Vanguard model 8-shot side loading cylinder. So don't take crime lying down. Fight back and WIN!

**10 TEAR GAS CARTRIDGES \$8.95**

**100 EXTRA-LOUD .22 BLANKS \$10.95**

**8 SHOT SNUB NOSE ONLY \$29.95**



Snub Nose Revolver



## REMOVES LINT INSTANTLY

**Picks up dirt, lint & pet hairs as it rolls**

Our Lint Roller automatically picks up small particles. Great for suits, sweaters, carpets, covers, car seats, drapes, furniture, etc. Makes the toughest cleanup jobs easy and fast. Completely washable so you never need to buy refills. Eliminate the problem of embarrassing lint forever.



**Wash & Clean**  
Simply wash it in water and use over and over again.

**Folds for easy use.**  
Great for travel.

**Lint Roller only \$4.95**

**Similar to AS SEEN ON TV**

Compact size so you can take it with you anywhere.

## NOSE & EAR TRIMMER

**For small and delicate places**

Our cordless precision trimmer is perfect for removing hair from your nose, eyebrows and ears safely, painlessly and quickly. It's safer than a scissor and it really works.



The Personal Trimmer

Guard protects the steel cutting blades assuring that no moving parts come in contact with your tender skin while its high speed action is powered by 1 AA battery (not included). Safe to use even without mirror. Approximately 6" long.

**Personal Trimmer was \$7.95 – now only \$5.95**

## WHY PAY FOR A CABLE BOX

## UNIVERSAL CABLE 47 CHANNEL CONVERTER

**DOES IT ALL IN MINUTES**

Imagine! Now you can have cable TV without the monthly cable box rental cost. That's right!

Our 47 channel cable TV converter can easily be hooked up in seconds. Result – an additional 47 channels in other areas of your home. Measures just 7" x 3".

**47 Channel Cable Converter was \$35.95 – now \$19.95**

## HEAR A WHISPER ))) HALF A BLOCK AWAY with SUPERHEAR

Similar units used by law and order agents. Now available for private use.

- Superhear state-of-the-art electronic microchips pick up sound 360° around you.
- Detectives, law enforcement agents and surveillance experts use these types of devices.
- Warning! Spying on private conversations without their approval is illegal.

Superhear is actually disguised as an ordinary radio. But that's where the similarity ends. Its high tech integrated circuitry with electronic microchips is really an amazing super listening device. Slip on the adjustable stereo headphones – Presto! Start listening. Lightweight. (Batteries not incl.)

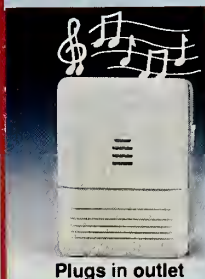
**Superhear only \$7.95**



## CORDLESS DOOR CHIMES

**Chimes work within 50 ft. of push bell**

**Plug receiver into any house outlet**



Plugs in outlet



NO ELECTRICITY NEEDED

STICK IT ON FRONT DOOR

You won't have to worry about ever missing anyone again. Great for any door in your home. Ideal for the hearing impaired. Transmitter has a 50 ft. range. Requires a 9 volt & 2 AA batteries.

**Similar to as seen on TV**

**Door Chime only \$19.95**

## COLOR MATCH CAR POLISH

- Covers scratches completely
- Matches all car colors

### GIVES YOU THE MAGIC SHINE OF YOUR LIFE – GUARANTEED

**Why pay \$30.00?** You have seen the amazing demonstrations on TV and MAGIC SHINE'S dramatic results. Cars with paint finish that looks faded and beat up due to years of harsh weather conditions and neglect have been quickly restored to their original hi-gloss showroom appearance, thereby increasing the car's value.

### DON'T PAINT – MAGIC SHINE IT!

All you do is match your car's color to our easy-to-use color wheel and presto! You have it. Takes just minutes. Simply by waxing your car our surface restorer additive actually brings dull, faded finishes back to life. **No other product outshines us!**

**Magic Shine complete 7-piece kit \$19.95**



**AS SEEN ON TV**

Deer Creek Products, Inc., Dept. M251  
3038 N.W. 25th Ave., Pompano Bch., FL 33069  
Please send me the following products. All orders come with a 30-day money back guarantee.

	Qty.	Price	Total
<input type="checkbox"/> Personal Trimmer		\$5.95	
<input type="checkbox"/> 47 Channel Converter		19.95	
<input type="checkbox"/> Superhear		7.95	
<input type="checkbox"/> Lint Roller		4.95	
<input type="checkbox"/> Door Chime		19.95	
<input type="checkbox"/> 8 Shot Snub Nose		29.95	
<input type="checkbox"/> Tear Gas \$8.95			
<input type="checkbox"/> Blanks \$10.95			
<input type="checkbox"/> 1 Magic Shine set		19.95	
<input type="checkbox"/> 2 Magic Shine sets		36.95	
Shipping & Handling charges add			\$1.00
<b>Total</b>			

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_ Zip \_\_\_\_\_



Allow 6-8 weeks delivery AL 592

*Please turn to page 48*



# ROLLINGCHEF™

THE AMAZING HAND-HELD FOOD PROCESSOR!

FOR  
ONLY **\$5!**



- Easy To Clean
- Cut Homemade Pasta
- Never Needs Sharpening
- Nine (9) Stainless Steel Blades
- Chop Onions, Celery, and Parsley
- Mince Garlic and Fresh Dill
- Shred Cabbage for Coleslaw

## SIMILAR TO THOSE SOLD BY OTHERS ON TV AT ~~\$19.95!~~

This is the same revolutionary Rolling Chef™ that you've seen nationally advertised in leading magazines and newspapers — similar to those sold by others on TV for \$19.95! But now, if you respond before June 15, 1992 you can own this incredible Rolling Chef™ Food Processor for just \$5!

Rolling Chef™ is one of the most amazing kitchen helpers ever invented! It slices, dices, and shreds foods so fast and easy, it's like having an automatic food processor in the palm of your hand. Just press down and roll back and forth. That's all there is to it! Chop or mince fresh herbs or spices, vegetables, fruits, even meats as fine or coarse as you like! Preparing foods was never so much fun. Great for cutting homemade pasta too!

What's more, Rolling Chef™ is actually constructed with NINE stainless steel blades (unlike those on TV with just 5 blades). And there's even a handle for a safer grip! Just use it one time. If you don't agree that it's the handiest kitchen utensil you've ever owned, just return it for a full refund!

LIMIT: Five units per customer during this limited time offer — order NOW!

© **TELEBrands** 1992, (2644)  
Allow up to 60 days for shipment

## EXTRA BONUS!

For a limited time, get the special meat tenderizing attachment — great for steaks and chops! Just \$2 each.

### YOU MUST RESPOND BEFORE JUNE 15TH!

**YES!** Please rush me \_\_\_\_\_ (quantity) Rolling Chef(s)™ indicated below.

☐ One Rolling Chef™ for just \$5 plus \$2 P&H.

☐ Two for just \$10 plus \$3 P&H.

☐ Three for just \$15 plus \$4 P&H.

☐ Five for just \$25 POSTAGE PAID.

☐ **BONUS!** Meat tenderizing attachment add just \$2 each.

Total Enclosed \$\_\_\_\_\_. VA res. add sales tax.

**Payment method: (Check one)**

☐ Check ☐ Money Order ☐ Visa ☐ MasterCard  
☐ Amex ☐ Diners ☐ Discover ☐ Carte Blanch

Card # \_\_\_\_\_ Expire \_\_\_\_/\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Apt. \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Mail **TeleBrands, Dept. RO4779**

To: **One American Way, Roanoke, VA 24016**



# A BOTCHED VICTORY MAY HAND US A PAINFUL DEFEAT

*"We can't all be heroes because somebody has to sit on the curb and clap as they go by."*

—Will Rogers

**I**N *The Challenge of War*, Gaston Bouthoul and Rene Carrere established that since 1740, not one year has passed without a major armed conflict. They discovered that in a world with or without the Soviet Union, war is inevitable.

Or is it?

The Cold War had just ended when a sinister dictator named Saddam Hussein decided to test the power of our great nation. So his tanks rolled into Kuwait, and his soldiers put a sovereign nation under his heel.

When the dust settled, Hussein's million-man army was poised on the border of Saudi Arabia. He might have gone further had we not pushed him all the way back to Baghdad.

Thankfully, the Gulf War was an overwhelming military victory for us. Kuwait was liberated. Casualties were low. And America's hi-tech arsenal performed well in the heat of battle.

The Cold War, too, is over. No more Soviet Union. No more Warsaw Pact. Communism is also burning itself out—the Domino Theory in reverse, as country after country turns to democracy. Here too, America has won.

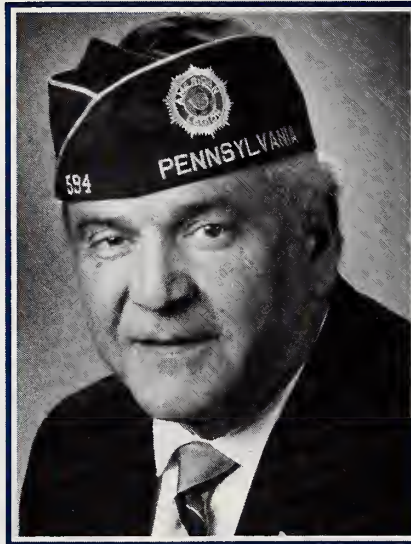
But have we had our last war?

Will the Pentagon become just another office building?

Or could a poorly handled victory hand us a painful defeat?

In the days of the Cold War, the United States and the Soviet Union divided the world into spheres of influence. The planet became a giant chessboard for the superpowers.

While we may have lost one chess partner, we have gained an aggressive new stable of enemies who are eager to play. Whether we face Hussein or some-



Nat'l Cmdr. Dominic D. DiFrancesco

one like him, we must be prepared to protect our interests.

We haven't learned anything from Desert Storm. It appears that we will soon lose the superior force that made our success possible.

The United States "may not be able to terminate Desert Storm-style conflicts quickly on U.S. terms while limiting U.S. casualties," says a new report from the Congressional Research Service.

**S**OME 100,000 of those who served in our military during Desert Storm are being kicked out—fired—after winning a war. After all, our victory was made possible by a decade of planning and investment. We wisely invested in getting intelligent, committed people into the military. We wisely invested in training them well. And we gave them the best military hardware in the world. All of this cost money. Lots of it.

"Although a country's military expenditures may not fully reflect its military capability or even less its degree of national security, it might be

presumed, however, that these three elements are closely linked together," said a special United Nations report, entitled "Reduction of Military Budgets." The report concluded that cuts in military spending can curtail combat capability and threaten a country's national security.

The Department of Defense is expected to separate some 500,000 GIs and Reservists from the military by 1995, as part of a Reduction in Force (RIF) policy. Just as our men and women are returning from the Gulf War, the military has decided that they are no longer needed. Their valor is being rewarded with unemployment.

Defense cuts are also reducing the number of professionals who help unemployed veterans find work. The timing couldn't be worse.

Yes, we need a strong military. Yes, it costs money. And no, we cannot afford to celebrate our victories by supporting a military that is like a volunteer fire department. While a fire department can be called into action when there is a fire, the military must be strong enough to deter adversaries from starting fires in the first place.

Peace is only won through readiness, which has been a precept of The American Legion since its founding in 1919. And we must be prepared to defend our interests. We need a military that can stand behind America and all for which it stands. We need an America that can support such an armed force.

Today, there is a lot of talk about the so-called "peace dividend" now that the Cold War is over. It's a hard concept to accept when each of the last 252 years has seen at least one war.

Pursuing and preserving peace is not a money-saving process. Rather it is a return on the investment that we make in our national security, and in our military.

Now that a new generation of wartime veterans has come of age, they are

*Please turn to page 44*



TO  
HONOR OUR  
U.S. VETERANS

IN  
MEN'S & LADY'S  
MATCHING MODELS

New for AMERICAN LEGION Member Families  
**Exclusive United States Veterans  
 Commemorative Military Watches**  
*Personalized with your initials and year dates of service*



**Available only to Veterans, Service Men and Women of the  
 United States Army, Navy, Air Force, Marines and Coast Guard**

**W**e are extremely proud to honor those who have served our Country by commissioning an exclusive commemorative watch only for Veterans, Service Men, Women and spouses of The United States Army, Navy, Air Force, Marines and Coast Guard.

This special timepiece, in both a man's and lady's model, is personalized with your Official Service Branch Crest, engraved with your initials and years of service and delivered in a handsome gift box.

Fine watch features, found in watches costing much more, include a precision quartz movement, 24 hour military time dial, date window, water resistant silver-tone case decorated with 1 micron of **23 Carat Gold**, adjustable bracelet and 3-year Service Warranty.



**NEW! A 50th Anniversary USAAF Crest Watch to commemorate "The Friendly Invasion" in 1942 is now available for a limited time. See order form.**

This beautiful watch will serve as a permanent reminder of your special place in history. It is **"THANK YOU"** priced at just \$ 85\*. An affordable payment plan is available. And, **your satisfaction is guaranteed or your money back** - no questions asked.

**Call Now Toll-Free to Reserve Your Watch**

**1-800-255-3048 Ext. L**

Monday - Friday from 9am - 5pm EST Weekdays  
 Have your credit card ready when ordering by phone

Legion-5/92

**Mail to:** Veterans Commemoratives  
 731 Martha Avenue, Lancaster, PA 17601

☐ **YES.** I wish to order the following Exclusive Military Commemorative Watch(es): (✓ Choices)

**MAN'S:** ARMY ☐ NAVY ☐ AIR FORCE ☐ MARINE ☐ COAST GUARD ☐ USAAF ☐  
 and/or (not shown) **NEW!**

**LADY'S:** ARMY ☐ NAVY ☐ AIR FORCE ☐ MARINE ☐ COAST GUARD ☐ USAAF ☐

☐ **INITIALS DESIRED:** MAN'S \_\_\_\_\_ LADY'S \_\_\_\_\_

☐ **SERVICE YEARS:** MAN'S \_\_\_\_\_ to \_\_\_\_\_ LADY'S \_\_\_\_\_ to \_\_\_\_\_  
 YEAR YEAR YEAR YEAR

☐ I wish to pay as follows:

☐ **Enclosed is my check or money order** for \$ 85\* per watch, made payable to "Veterans Commemoratives" as payment in full.

☐ **Charge my credit card** in 4 monthly installments of \$ 21.25\* each per watch.

Credit Card # ☐ VISA or ☐ MASTER CARD

\_\_\_\_\_

Expiration Date: Month: \_\_\_\_\_, Year: \_\_\_\_\_

**SIGNATURE** \_\_\_\_\_

Daytime Phone # (\_\_\_\_\_) \_\_\_\_\_

☐ **Shipping Address (We CANNOT ship to P.O. Boxes)**

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

(Allow 4-6 weeks for delivery)

\* Plus \$ 4.95 per watch for Shipping and Handling. PA residents add \$ 5.40 sales tax.

©1991 LON



# SHOULD CONGRESS CANCEL THE DEFICIT REDUCTION AGREEMENT?

**Rep. Tom DeLay (R-Texas)**

A little over one year ago, a comprehensive deficit reduction agreement was signed into law. The hoopla surrounding the October 1990 package was that it would reduce the deficit by almost \$500 billion over five years and finally balance the budget. Congress demanded that taxpayers fork over an additional \$164 billion in new taxes for this package and the deficit would simply disappear.

## YES



In October 1990, I said this was nonsense. Unfortunately, time is proving me correct. The only part of the budget agreement that proved accurate is that taxpayers got stuck for another \$164 billion.

Since the agreement was enacted, estimates of the budget deficit have not gone down by the \$500 billion as promised—they have actually risen by \$500 billion. That means the estimates were wrong by \$1 trillion.

Hidden from the public was the fact that this "deficit reduction" package included a 12.6 percent increase in spending in the first year of the agreement. This is hardly the proper treatment for a spendaholic.

All of the real spending restraints in the five-year package are promised to come in years four and five of the deal. We will never make it. Summiteers are already whispering that a new summit must be convened to raise more taxes to satisfy their spending appetite. This time the talk centers on a 10-year agreement with \$400 billion in new taxes.

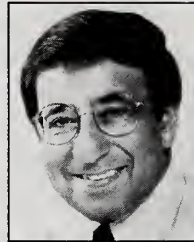
If you examine the history of deals resulting from budget summits, you can be assured that three things will happen: (1) taxes will increase; (2) spending will increase; and (3) the deficit will increase.

Why does this happen? The Joint Economic Committee of the U.S. Congress recently released a study which demonstrates that for every new dollar in taxes taken from you, Congress will spend \$1.59.

The problem with the budget deficit is not that Congress taxes you too little. The problem is that it spends too much.

If you want to prevent the deficit from getting any worse, refuse to support any candidate who believes that reaching into your pocket for more taxes will solve the deficit. It will only mean more spending. Demand that Congress cut spending and balance the budget with no new taxes. ☐

**Rep. Leon E. Panetta (D-California)**



## NO

The American people today doubt their government's ability to meet the challenges of the 1990s and the approaching new century.

Changes in the world present an opportunity to refocus priorities and face up to problems here at home. But high budget deficits exacerbate economic problems

and constrain our ability to address domestic concerns.

Some say the 1990 Budget Agreement should be abandoned to address immediate concerns. But as Chairman of the House Budget Committee, I oppose casting aside the nation's only fiscal discipline.

The Budget Committee has outlined a 10-year plan for improving the way government works, restoring economic strength and improving the quality of our society as we approach the new century. None of these measures require breaking the budget agreement. The 10-year plan calls for:

**Streamlining Government.** We should consider consolidating the current 14 executive departments into fewer, better coordinated entities. Also, we must strengthen and centralize executive management.

**Reducing Deficits.** After a mid-decade respite partly caused by the budget agreement, deficits are projected to surpass \$300 billion again by the end of this decade. We need to reduce deficits by an additional trillion dollars over the next 10 years. This can be achieved by:

- Saving \$200-\$600 billion in defense spending, assuming that the dramatic changes in the world remain in place.
- Saving up to \$400 billion by controlling health-care program cost increases.
- Saving \$70-\$100 billion by limiting domestic and international discretionary spending. This deficit reduction would cause additional savings in interest paid on our huge national debt.

**Targeting Investments.** With limited resources, the plan targets new investments to the areas most critical to economic strength and the stability of our society—education, health care and economic growth.

The dream that all Americans share and that all

veterans fought for—that our children should enjoy a better life—is in danger. If we let this moment pass, it is our children who will pay the price. ☐

### VETVOICE 1-900-740-VETS

To voice your thoughts on anything in THE AMERICAN LEGION magazine, call VETVOICE 1-900-740-VETS. You can vote on current issues, receive a tally that includes your vote, record your opinion, and hear opinions of others. Calls cost \$1 per minute and proceeds support Legion programs.



**Attention  
Gardeners!**

# Announcing a **PRICE BREAKTHROUGH** in rear-tine tillers!

**Legendary Performance and Quality at an  
Amazingly Low Cost!**

Now every gardener can enjoy the easy handling,  
life-time quality and all-purpose excellence of a rear-tine,  
powered-wheels TROY-BILT® Tiller...at an affordable  
price!

The TROY-BILT JUNIOR® Model will bust sod...  
prepare seedbeds...cultivate  
between rows..."power com-  
post" organic matter directly  
into your garden soil...in short,  
do all your gardening jobs  
quickly, efficiently, and more  
easily than you ever dreamed  
possible!

The  
TROY-BILT  
JUNIOR® Tiller  
—Less than  
**HALF THE PRICE**  
of our  
largest models!



- ☐ Full, No-Time-Limit  
Warranty is the best in  
the industry!
- ☐ Powered wheels set a smooth, steady pace!

- ☐ Rear tines work the soil  
thoroughly, chop and  
shred organic matter!



*Till in early crops to feed  
your second plantings!*



*Weed your entire garden in  
just minutes!*



*Power-compost organic matter for richer soil!*

**Why struggle with a front-tine tiller...  
when you can operate a  
rear-tines TROY-BILT Tiller with  
Just One Hand®!**

Call TOLL-FREE  
**1-800-545-3800** Dept. 3435  
or mail the postage-paid card or coupon  
**TODAY!**

**TROY-BILT®**

A3435

102nd Street and 9th Avenue  
Troy, New York 12180

☐ **YES!** Please send me FREE details about all the TROY-BILT®  
Tiller models, including the amazing JUNIOR® Model... plus news  
about the SPECIAL SAVINGS now in effect and the NO-MONEY-  
DOWN "Easy Payment Plan" for qualified customers.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Product available in Canada



## Martial Law

Russian President Boris Yeltsin is expected to declare martial law or an economic emergency to stave off growing discontent. The decision would give Yeltsin the power to use military forces to distribute food and other basic goods.

Yeltsin is under tremendous pressure from his own vice president, Alexander Rutskoy, and the Russian Parliament, which was set to meet April 6 to deal with the economic crisis. The CIA has already warned policy-makers that there is a distinct possibility of a return to authoritarian rule or the old communist order in Russia.

## Scouts Supported

The Boy Scouts of America (BSA), the largest youth group in the country, is expected to remain firm in its position against gay Scouts and Scoutmasters.

Calls of support and financial donations have been pouring into the BSA's national headquarters ever since homosexuals went public with their campaign against BSA.

Despite BSA's status as a congressionally chartered organization, some members of Congress are expected to introduce a resolution that reaffirms its rights as a private group.

## Selling South Africa

The white-dominated government of South Africa is bracing for black rule by radically privatizing its large public sector.

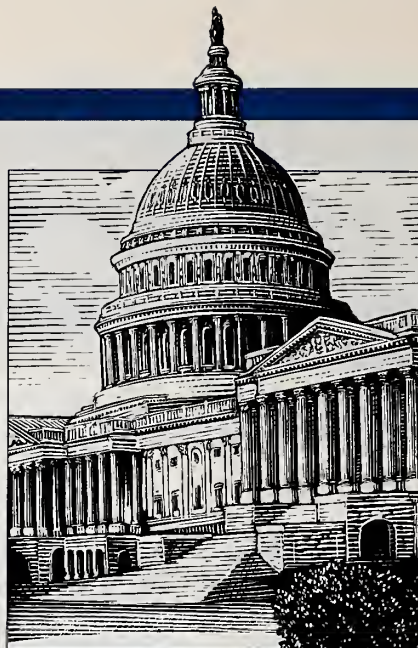
The objective, say some observers, is not to improve services, but keep them out of the hands of any future black government.

The scheme has government critics contending that the African National Congress will inherit an "empty store" if it ultimately takes power. Industries being sold to local or even foreign interests include the state weapons business and state forests.

## In The Red

Like its counterpart in the former Soviet Union, the Communist Party USA (CPUSA) may go out of business. The small party, comprised of a few thousand dedicated activists, has been in turmoil since the collapse of Soviet-

*Washington-based Cliff Kincaid writes for Human Events and other publications.*



# WASHINGTON WATCH

By Cliff Kincaid

style communism, and is conducting purges of its own members and even padlocking the offices of its newspaper to keep them out.

Another disaster occurred when *The Washington Post* disclosed that the Soviet Communist Party had given millions of dollars in subsidies to the supposedly independent CPUSA, according to secret documents. One of these documents was a receipt signed by CPUSA chairman Gus Hall for \$2 million, funneled to him by the KGB. Russian investigators say that the payments may have been illegal.

Capitol Hill is expected to ask the Justice Department to investigate why the CPUSA never complied with the law to register as a foreign agent.

## Bi-Partisan Defense

Despite election year politics over the defense budget, expect Bush administration officials to work quietly with Rep. Les Aspin, chairman of the House Armed Services Committee, on a plan to safeguard America's defense industrial base.

Concern grew during the Gulf War when the Pentagon had to go "hat in hand" to Japanese companies for high-tech industrial goods necessary to the Allied effort.

Weapons systems such as the Patriot

were said to be dependent on Japanese micro-chips.

Aspin has publicly warned that, under the current Five-Year Defense Plan, the United States will be out of business in several defense industries and come close to being out of business in several others.

Tank production and shipbuilding will be especially hard hit.

## Iran Vs. Saudi Arabia

Saudi Arabia is expected to announce an alliance of pro-Western Islamic States to counter Iran's growing influence in the Persian Gulf. Members could include Turkey and Egypt.

Filling the void left by Iraq's destruction, Iran has moved quickly to expand its influence, establishing a military alliance with the new Islamic regime in Sudan and diplomatically stroking the Muslim-dominated republics in the former Soviet Union. The Saudis may even consider financing a group of armed Iranian exiles on the border between Iran and Iraq.

## Qaddafi's Plans

Terrorism experts are divided over Libyan dictator Muammar Qaddafi's next move. Some say he'll lie low, fearing the intensification of economic sanctions and another U.S. military strike.

Others say he is already planning future terrorism against the West. But most experts agree his situation is precarious and dissension will increase in Libya over the next few months. The experts say the man to watch is Libya's second highest government official, Abd-as-Salam Jallud, who could turn on Qaddafi.

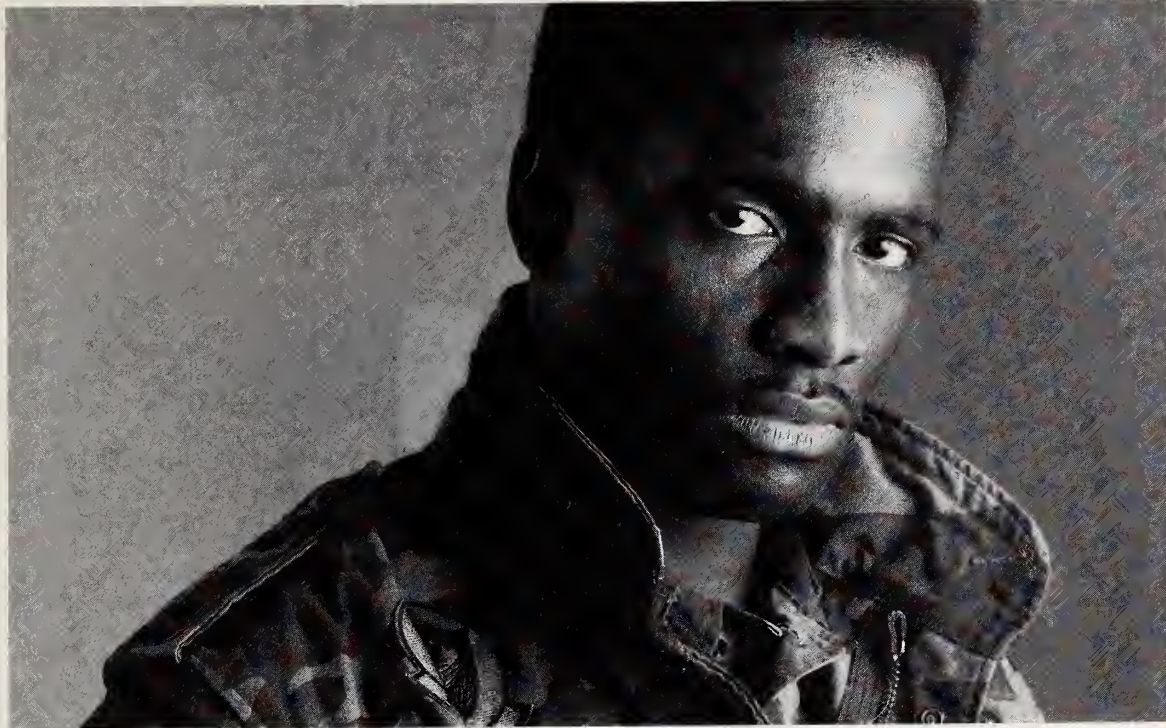
## Israel's Bomb

Will Israel publicly announce it has the bomb? Analysts such as neutron bomb inventor Sam Cohen say that Israel's reported possession of nuclear weapons could virtually guarantee the security of the Jewish state if a land-for-peace treaty is consummated.

Cohen says the evidence suggests Israel has strategic and tactical weapons, including hundreds of neutron bombs that could easily blunt any conceivable Arab ground attack. Quoting the words of former Israeli foreign minister Yigal Allon, "Good fences make good neighbors," Cohen says, "neutron bombs can provide such fences." □



# He Put His Life On The Line



## Today, He's In The Unemployment Line.

**ANWR Could Mean 735,000 American Jobs.** America's military has a battle at home. Budgets are being cut. Bases are closing. And hundreds of thousands of military employees have gone from fighting a war to fighting for jobs.

But there is hope. ANWR, a project now before Congress, could create 735,000 jobs.\* American jobs that impact all 50 states. Jobs at all levels, from manpower to management, blue collar to white collar.

ANWR is a remote part of Alaska's arctic that could hold a valuable supply of domestic oil. Energy that's produced right here, in America, for America. It's a project backed by Alaskans, people who've seen firsthand that we can strengthen our economy while protecting our environment.

But ANWR faces a major hurdle: it needs the support of Congress. As well as your support. Call or write your congressmen and tell them you support ANWR. By acting now you could help create 735,000 jobs. It's simply another way of fighting for America.

### ☐ I Support ANWR And American Jobs.

Call (202) 224-3121 and ask for your Senators.

Call (202) 225-3121 and ask for your Congressman.

The Honorable \_\_\_\_\_  
United States Senate, Washington, D.C. 20510

The Honorable \_\_\_\_\_  
United States House of Representatives, Washington, D.C. 20515

Signature \_\_\_\_\_

Name (print) \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_

A message from the State of Alaska.©



# WHEN YOUR CAREER TOPS OUT

By Bill Miller

**A** GENERATION ago, a career Army officer could reasonably expect that after 20 years of service he'd be a colonel. No more. Today's norm is major. That officer is not alone, either. All of us—from fire fighters through business school graduates, in private and public sector alike—are discovering "Opportunities are shrinking and promotions aren't coming, certainly not as fast as they used to," says Hank Karp, a Virginia Beach, Va., organizational development expert. It may not be a happy fact, but "it is an unavoidable fact," says Karp.

Disappointing? Absolutely. Most of us have taken as an article of faith that if we work hard, there would be no arbitrary limits on our successes. These expectations are not realistic, says San Diego consultant Judith Bardwick, who says that in the current work place most workers over 40 have already achieved their final promotion.

Bardwick points out that today 76 million Baby Boomers are trying to climb the ladder and their sheer abundance means most will fall short. "The end of promotions is not a judgment on your success; it's impersonal," says Bardwick, who put a name on this phenomenon when she authored *The Plateauing Trap*.

Are you "plateaued?" "Go to your boss and check it out," says Karp. "It is far better to know the truth than to worry about it. Once people know the truth, they usually deal with it surprisingly well."

*Bill Miller is a Los Angeles-based freelance writer who specializes on issues in the work place.*



RON LOWERY/TSP

The first step in accepting the idea of a plateaued career, says Bardwick, is to begin a thorough rethinking of what on-the-job success is. "We want to feel successful at work, but an end to promotions isn't the end of that. The fact is that many people never seek promotions," Bardwick cites teachers, FBI agents and sales reps as examples of people who believe job satisfaction is more important than a promotion. The rest of us can learn something important from this group, she says. "When we derive satisfaction from the work itself, we'll never feel plateaued."

Researchers have identified two species of work-place plateauing. There's the "structural" variety, which is the numerical thinning of promotions. Then there's a second breed, "content plateauing," which occurs when people know their jobs too well. "They're bored," says Bardwick.

People need a job that provides challenge. Structural plateauing is a reality

you cannot dodge, but nobody has to face content plateauing," says Karp.

But, any job threatens to become routine after enough years, so how do we fill it with more excitement? The remedy is taking personal charge of job enrichment, says Karp. "Take a good look at your position and ask yourself how it could be changed to give you more of what you want. Look for areas where you want more responsibility, where you want less, where you want more freedom. Think of new areas you would like to learn." That done, "Sit down and negotiate with your boss." Karp says many companies are accepting the need to deal head on with plateauing, and realize these bargaining sessions are important.

As good as a heart-to-heart talk with the boss is, it's just a jumping-off point for reshaping a job that's lost its luster, says Karp. Here are other things the employee can do:

- **Mentoring.** There's intrinsic satisfaction in guiding younger workers to success and a mentor's job need never end. There are always new people, new challenges.

- **Networking.** Getting named to task forces and committees raises your visibility and involves you with others and their ideas. It can freshen your perspective.

- **Look outside work.** There's life beyond 9 to 5 and, for the plateaued employee, the greatest challenges may lie there. Get involved with family, with groups, with new hobbies. Freed from some of the rigors of work, you'll have more energy. Invest it creatively outside the office.

"The best news about being plateaued," adds Karp, "is that you're out of the promotion rat race. And you're free to explore new sides of yourself." Do that, he promises, and "this can become the very most stimulating era in your career. And in your life." □



# WE OFFER A MONEY-BACK GUARANTEE ON EVERYTHING EXCEPT OUR CATALOGS. THEY'RE FREE.

There is one thing you just won't find on the cover of a Lands' End catalog.

A subscription price.

While on the inside, you will discover a collection of comfortably priced clothes for women, men and children. (They have to cost something.)

We sell casual dresses, trousers, shirts, skirts, socks, shoes, accessories, soft luggage and what-have-you.

We also have quality furnishings for your home, like handmade quilts and comfy flannel bed sheets.

Each of which is classically cut, fussily crafted and always honestly described.

Whether you're looking for a thick cotton sweater or a swimsuit that fits right, you can be sure if we sell it, it's Guaranteed. Period.®

Which simply means, if for any reason you are not completely satisfied with something you buy from us,

send it back. What you'll get in return is your money. Plain and simple.

Of course, this promise isn't the only way we stand behind our customers.

Should you ever snap a shoelace or lose a button off anything of ours, tell us and we'll replace it for absolutely nothing.

Also, you can always get plenty of free advice from our friendly operators. You'll find they are very helpful and will quickly answer any questions, any day of the week.

Everything you see in our catalog represents a value and quality that you would be hard put to come across elsewhere.

To get a Lands' End catalog for yourself, give us a call in Dodgeville at 1-800-338-2000.



For instance, if you'd like a closer look at one of our products after thumbing through our catalog, we'll send you a fabric swatch at no charge. So you can see if your tweed jacket goes with a pair of pants. Or if a towel set matches your bathroom curtains.

All it will cost you is a few minutes of your time.

To get our free catalog, call 1-800-338-2000 Dept. ASQ1

Or fill out the coupon and mail it to: Lands' End, Dept. ASQ1, 1 Lands' End Lane, Dodgeville, WI 53595

Name

Address

Apt.

City  State  Zip

Telephone (  )

Guaranteed Period®

© 1992 Lands' End, Inc.





# HEALTHY

## D I V I D E N D S

By Gurney Williams III



JOHN T. Shortsleeve, 44, used to watch runners trot up a hill outside the window of his office at the General Electric (GE) Corporation in Fairfield, Ct. Suffering from a back injury he sustained while serving as an Army sergeant in Vietnam, he often slipped into a daydream behind his desk.

"I would say to myself that I've got to get moving and do something about myself," he recalls. "Then I would have another cigarette, and the thought would pass."

A decade ago, the corporation itself wouldn't have paid much attention to Shortsleeve's dream. But that was before the costs of taking care of sick or injured workers began to outstrip inflation. "Over the past 10 years, the cost of health care has been increasing at three to four times the Consumer Price Index," says Kenneth R. Pelletier, Ph.D., of the University of California School of Medicine in San Francisco. Today, General Motors (GM) estimates that health-related expenses for employees add around \$600 to the sticker price of every GM car sold.

Among all manufacturing firms, health benefit expenses gobble up 37 percent of net profits, according to the National Association of Manufacturers. Shortsleeve's back and other medical prob-

*Gurney Williams III is a New York-based free-lancer who often writes on health and technology issues.*

*Board rooms pay for workout rooms as employers find that healthy workers boost productivity and reduce costs.*



lems, including frequent colds, were costing GE thousands of dollars a year. The charges had to be passed on to customers.

Faced with this uphill trend in health costs, GE opened its own medical center at corporate headquarters in August

1982. By then, Shortsleeve's back pains had become so severe that he wore a device which delivered electric shocks to his skin. "It dulled the pain," he recalls, but not enough. "I used to juice it up so much I burned the skin on my back." He was smoking three to four packs of cigarettes a day and carried some 40 pounds of excess weight.

Then he heard about the new fitness facility at work, including exercise machines and an indoor running track. Out of guilt, he began working out on a stationary bike for a couple of hours a week. It didn't help much.

It wasn't until the company offered him a full 10-week course in caring for a bad back that he began making broad changes in his lifestyle.

He started slowly. He walked on a treadmill for six months before he ran. He learned how to lift by bending his knees, without bending over. "I found out that for years I had pushed the car seat too far back, forcing myself to lean forward and straining my back," he says.

He discovered that sitting intensified the pain. So he began to work more on his feet in his office, use a speakerphone and walk around in airplane aisles during business flights.

Three years ago, after a five-week company course, he quit smoking. That was about the time he completed his first five-mile run. Then a couple of years ago, running near his office, he challenged the half-

mile hill he had long viewed from his desk.

"I made it without stopping," he says. "I thought of Rocky, climbing those steps in Philadelphia." Today, with company help, "I've dropped the bowling

*Please turn page*



**BACK IN SHAPE**—The GE medical center has helped John Shortsleeve with back pain and weight loss.

DON HENY/PICTURE GROUP



# SAVE!

Due to the soaring cost of GENUINE LEATHER, we cannot hold this price much longer. Order now!

Now Only **\$29<sup>99</sup>** 2 For \$58.00



## MEN'S Rock River STROLLERS

Cross-section view

Stitched-out construction

Padded collar



Roomy box toe  
Rib-tread  
Vibram® soles

Double-stitched at stress points

*Compare to competitor's brand sold nationally at \$90.00!*

# GENUINE LEATHER

- Rich, hand-rubbed leather uppers ■ Easy-walking VIBRAM® soles
- Top-dollar quality... at an incredible low price!

Unbelievable but true... Genuine "Rock Rivers" are now only \$29.99 a pair! This handsome, rugged style is the ultimate in all-day comfort... the perfect town and country shoe. It cradles your foot for walking ease... flexes and bends with every step... stands up to lots of active wear.

Uppers are lustrous Walnut Brown *genuine leather*. Shock-absorbent Vibram® soles are ribbed to give you a sure footing on just about any surface. Many comfort features throughout, padded orange cup contoured heel seat, including the raised box toe and a pigskin-lined padded tongue. **Men's Whole/Half Sizes 7½-11; also 12, 13. Widths Med. (D/E) or Wide (EE/EEE).** M306407B—Brown; was \$44.99 pair... **SALE \$29.99**

**MOST COMFORTABLE SHOE YOU'VE EVER OWNED—OR YOUR MONEY BACK** You be the judge. If not 100% delighted with your "Rock Rivers", simply return for full refund of purchase price (except ship. & hdlg.). Our policy is to process all orders promptly. We charge your credit card only when order is shipped. Shipment guaranteed within 60 days.

**MATURE WISDOM®**  
Hanover, PA  
17333-0029

**Please Note:**

Don't be fooled, insist on the real thing—Rock Rivers. *Quality a man can afford*—Why pay the wallet-busting price of \$90.00 for the super-expensive "other brand"?

— SATISFACTION GUARANTEED—MAIL TODAY! —

**MATURE WISDOM®, Dept. CSM-6495, Hanover, PA 17333-0029**

YES Kindly rush \_\_\_\_\_ pairs of Genuine Leather "Rock River" Strollers (M306407B) as indicated below: (Brown only)

Size / Width      Size / Width

- ☐ One pair for only \$29.99 plus \$3.90 shipping & handling  
☐ Save More! 2 prs. only \$58.00 plus \$6.90 shipping & handling.  
 Enclosed is \$ \_\_\_\_\_ (CA, NV residents add sales tax)

**CHARGE TO MY:** ☐ MasterCard ☐ VISA

☐ Discover Card ☐ American Express

Acct. No. \_\_\_\_\_ Exp. Date \_\_\_\_\_

Print Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State/Zip \_\_\_\_\_

© H.D., Inc., 1992



ball I carried on my stomach and reduced my waistline from 43 to 34 inches."

Across the country, corporate America is beginning to offer championship training to employees at all levels, not just the top brass.

Everyone from secretaries to telephone linemen to retirees and chief executive officers, at some enlightened corporations, is learning to live healthier. They're fighting flab, poor diet, poor safety, cigarettes and psychological problems.

At the Safeway bread plant in Clackamas, Ore., plant manager Robert Jacobson says his bakery was being eaten alive by absenteeism and the costs of compensation. Industrial accidents were increasing at the rate of 30 percent per year.

"The problem was caused by a dictator," he says today. "Me. I was production superintendent, and I focused only on productivity."

When Jacobson became manager 13 years ago, he took a step that was revolutionary for the time. He sat down with employees and asked for their help in creating a program that would make the bakery a safer and healthier place. They wrote details of the program they wanted.

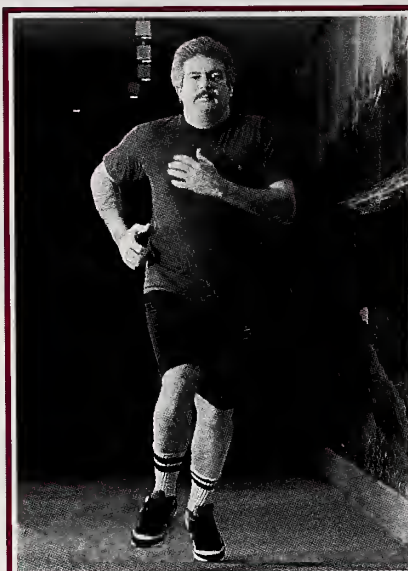
Today employees set goals for nutrition, exercise, blood pressure, weight, safety, tardiness and absenteeism.

A kinesthesiologist—an expert on exercise and movement—helps draw up safe individual health plans based on results from a free fitness test. The test generates data on weight, muscle tone, eating habits and blood chemistry. Based on employee needs, they can set targets such as cutting visits to fast-food restaurants. Those who reach their goals get a cash bonus. Spouses and kids also are eligible to earn a maximum family bonus of \$350 a year.

Employees who start at least 90 percent of their days working out with a videotaped exercise program at the bakery get an extra week of vacation annually. Some 40 percent of the 140 workers earn the extra time off.

The plant also offers courses in health-related topics. Last year, employees studied how to communicate at home and on the job. A few years ago, they went to a chuckle clinic where the only competition was trying to make each other laugh. Both courses reduced stress, Jacobson says.

The whole program is great for the



**ON TRACK**—Shortsleeve says GE's fitness program reduced his waist from 43 inches to 34 inches.

bread business. The company has cut the number of lost work days to just 35 or 40 a year from more than 1,700 before health was stressed. "Considering the cost of health care today," Jacobson says, "I don't think we'd be operating without this program."

Smokestack America wasn't always known for providing healthy working conditions. What's even more newsworthy about today's focus on health, is that many corporations are also meeting workers' psychological needs. In a recent survey of 419 executives by *Business and Health* magazine, stress ranked first among all work-force health problems. High blood pressure, cigarette smoking, back injuries and obesity rounded out the top five concerns.

**T**HE cost of providing psychiatric and substance-abuse benefits rose 18 percent in 1990. That's according to preliminary figures from the A. Foster Higgins & Co. benefits survey. But for workers like Rob Bailey, 45, the benefits are incalculable.

Bailey, an Air Force veteran, runs tests on telephone circuits at a facility of the Southwestern Bell Telephone Company in Wichita, Kan. From his computer terminal, he can analyze circuit problems almost everywhere in the state. His problem, about four years ago, was figuring out what was going on in his own head.

"I wasn't keeping contact with any

close friends," Bailey says, "or with family. I would go off in very severe mood swings and deep depression. Stress on the job was almost unbearable to me." He hated to go to work. "I would stay awake at night in sort of a zombie state until two or three in the morning, sometimes later. Sometimes I would get up early enough to get to work at eight, sometimes not. Every morning I would sit at home and talk myself into just getting out of the house and into the car, headed to work."

One day at a union meeting, he got upset with a decision that a committee had made. It was a small potatoes issue, as he remembers it today. But at the time, "I became absolutely furious. And before it was over, a friend of mine had backed away from me.

"I'll never forget the look on his face. I saw fear, deep down, because he really didn't know what I was going to do."

It took some real soul-searching for Bailey to seek assistance from Southwestern. "I always thought I was too double-tough to have to ask somebody for help," he says.

It never occurred to him when he began working for telephone companies 22 years ago that if he did need help, his employer would be the one to call. But one night about four years ago he found himself talking with an employee-assistance counselor.

"We met in the lobby of a hotel and talked about two hours," Bailey says. That talk led to eight weeks of stress management therapy as an outpatient in a local hospital as he continued to work half days. In a group class on how to cope, Bailey learned to recognize what triggered his anxiety. He recognized that he was particularly impatient when he got to work in the morning, for example. So he learned to talk himself to sleep with "training thoughts"—self-supporting messages like "I am going to get up in the morning and have a terrific day."

The thinking is better than counting sheep in getting to sleep, and helps him get going the next morning, he says. He also learned breathing techniques—such as inhaling a large breath and letting it out slowly and breathing through the nose to counter stress on the job. "It kind of slows down your adrenaline flow," he says.

Bailey has recommended company-supported therapy to at least half a dozen of his fellow workers. And he

*Please turn to page 47*









U.S. MARINE CORPS WAR MEMORIAL — This statue is also known as the Iwo Jima Memorial.

STEVE GOTTLIEB

• Monuments and  
• memorials are  
• our promise  
• that 200 years  
• of sacrifices  
• by American  
• servicemen and  
• women will be  
• remembered.

**F**

OR many wartime veterans, the time they spent fighting for their country is the most memorable experience of their lives. Just witness the thousands of military reunions that are held each year. They want to meet their old buddies, swap stories, share a few laughs and even shed a tear or two.

For those fortunate ones, it is also a time to remember those who didn't make it back. But people pass on, and undoubtedly the most enduring tributes we can give our fallen comrades are memorials.

To many of us, memorials remind us that in the midst of war's holocaust, there were moments of tenderness.

Perhaps that's why one Vietnam veteran wrote, "I don't remember much about the explosion. The first clear recollection I have is this nurse standing over me, talking to me. I hurt so bad, and I guess if I'd admit it, I was scared. But she talked to me and held my hand.

"It's funny. At the time, I thought she

was really beautiful. Physically, I mean. Later, I realized she wasn't pretty at all. But to me, she was still beautiful."

To others, memorials can mean a heavy loss or great pain. Retired Army Col. Amelia Jane Carson served at the 312th and 91st Evac hospitals in Chu Lai, Vietnam, in 1969 and 1970.

"Wounds from grenades, rockets and high velocity weapons can shatter a human into unrecognizable pieces," Carson says. "Sometimes, all we could do was hold what was left of them until the pain and life itself slipped away.

"I was Lieutenant Sharon Lane's head nurse when a rocket hit the ward and killed her in June 1969. It was dif-

# AMERICA





VIETNAM WOMEN'S MEMORIAL — Scheduled for a 1993 dedication.



NAVY MEMORIAL — For those who protect our seas.

# REMEMBERS

difficult to see anyone die so young, but it was unbelievably painful to have a fellow nurse wounded by shrapnel from a rocket right in the middle of a hospital compound, and not be able to save her life.

"For me, the voices of those men and women still echo in the halls of the 312th Evac. I cannot always recall their names, but I still see their faces as if it were yesterday."

Retired Marine Gen. Raymond G. Davis was awarded the Medal of Honor for heroism in the Korean War. Memorials still remind him of all those wind-blown, ghostly figures in that frozen land so many years ago.

"We were a battalion assigned to free

two regiments trapped in a valley," Davis recalls. "The artillery in the valley below said the temperature was 24 degrees below zero, but up there on the ridge, the wind chill was probably closer to 75 degrees below zero."

"The leaders packed down the snow so the trail turned into a sheet of ice and the guys were on their hands and knees, pulling themselves along with twigs and branches."

"And through it all, I heard not one complaint from those 700-800 Marines. You see, some of them had been rescued themselves. And they didn't forget."

American fighting forces have written history in their blood. For some,

such as Robert C. Muehrcke, a memorial serves as a sentinel, guarding that history. It is a symbol of honor.

"It was on one of the hills we took. The Japanese put up a memorial there. At first I was mad, then I felt guilty because the U.S. government had done nothing there," Muehrcke said. "That was when I knew a memorial of the Guadalcanal-Solomon Islands had to be built."

"I know what I and others will remember when the memorial is dedicated. We will reflect and hear the thunder and see the flash of guns. We'll hear the bombs and artillery and mortars, and feel the ground shake. We'll sweat. It will all come back. We will feel the

COURTESY OF ARMORED FORCES MONUMENT COMMITTEE





**KOREAN WAR MEMORIAL**—Fully approved and needs \$1 million.



**ARIZONA MEMORIAL**—Marking t

## AMERICA REMEMBERS

emotions we felt then. We will also have that sincere feeling that we were fighting not for ourselves but for our country, for our buddies and for freedom.”

Memorials also remind many of us of the pride we felt in wearing the uniform of our country.

Retired Rear Adm. William Thompson knows what this means. He’s witnessed it at the Navy Memorial in Washington, D.C. “This is a place for Navy people to go. If I ever want to get

buoyed up, I go in the log room and stand around for four or five minutes.

“One day I met a lady who said they buried her husband at sea, and so she had no place to go but here. He is enshrined in the Navy Memorial. I met her the first time she saw her husband’s picture up there.

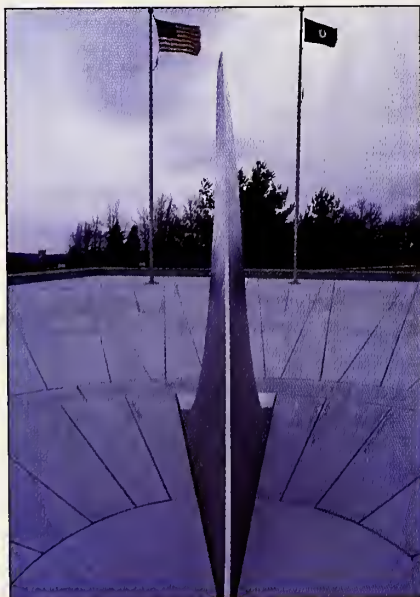
“It’s not just a hunk of granite and some bronze casting. It’s what we call a living memorial, and we use it,” Thompson said.

Memorials can often help make amends for past prejudices and oversights, according to Willard G. van

Hoorn. Van Hoorn has always respected and admired the heritage and unheralded sacrifices of native Americans. For him, a native American monument is long overdue.

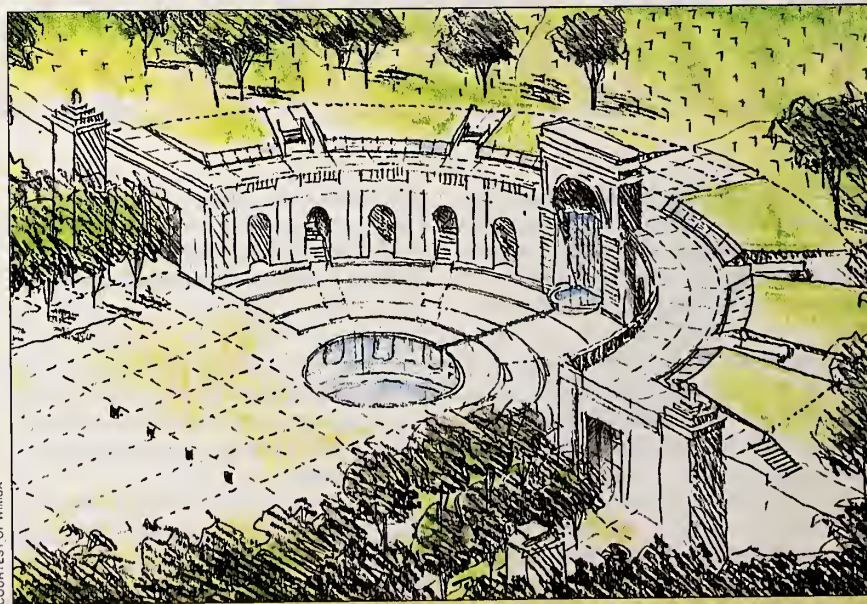
“We have all fought in wars, but American Indians’ contributions are overlooked,” van Hoorn said. “For example, their language in World War II became an unbreakable code. And nobody has taken the time to say thank you.”

And for retired Army Gen. Wilma Vaught, memorials are the best way to remind the nation of women’s key roles



PATRICK L. PRISTER

**KENTUCKY VIETNAM VETERANS**—Shadows show the day they died.



COURTESY OF WIMSA

**WOMEN IN MILITARY SERVICE**—In Arlington National Cemetery, this monument features a registry of women who served in the U.S. military.





Unknown remains of the USS Arizona.



VIETNAM VETERANS MEMORIAL—These statues face the apex of the Wall.

in defense of this country.

"There was a woman during World War II who joined the Army and rose through the ranks," said Vaught, who is the driving force behind The Women In Military Service Memorial. "But the woman wanted to go overseas where the fighting was, where she was needed, and thought she could help. To go, the Army said she'd have to give up her rank. She did. That's just one woman's story and there's 1.8 million stories like that. That's why this memorial is necessary."

Other veterans such as Thomas A.

Luberda are reminded of the high price of freedom whenever they see a war memorial. "The size of the memorial isn't important. It's the thought, the remembrance and the dedication that counts," said Luberda, who was on hand for the ground breaking of the Lansing (Ill.) Veterans Memorial.

"A lot of people don't understand the cost of freedom and what other people have gone through for freedom. Veterans paid the price for other people's freedom. Do you know something? There were 60-year-old ladies digging gravel to help lay the groundwork for

the memorial," Luberda said.

And for still other veterans, a memorial is a way of telling their fallen comrades, "We haven't forgotten you, buddy. It wasn't for nothing."

Jack Boston of the USS Indianapolis Memorial will never forget Jim O'Donnell. "O'Donnell served aboard the *USS Indianapolis* with 1,147 other men," Boston said.

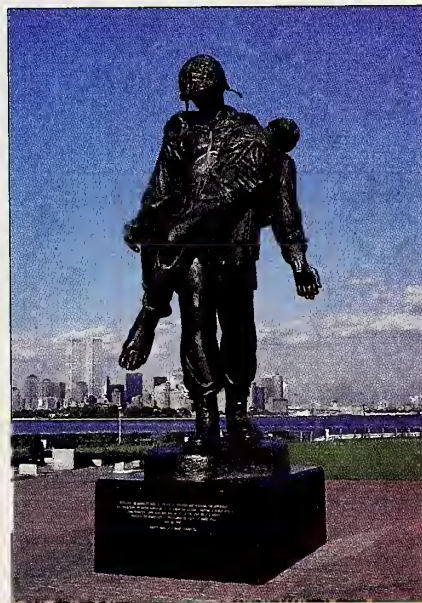
"He was one of seven guys on board who were actually from Indianapolis. After the Japanese sub and the sharks were through with them. Jim and 266

*Please turn to page 42*

PHOTOS BY INT'L STOCK PHOTO



ARMORED FORCES MEMORIAL—A huge diorama dominates this monument dedicated to those who served in the U.S. armored forces.



LIBERATION MEMORIAL—Honors the U.S. soldier as a liberator.

COURTESY OF U.S. NAVY MEMORIAL FOUNDATION



# THE NEW SELFISHNESS

By Robert McGarvey

**S**OMETHING is wrong in America. Today, the business pages shout harsh reminders that the nation's economy is faltering. Just in November 1991, a quarter-million jobs were permanently eliminated, while the next month brought a General Motors announcement of cuts totaling a staggering 74,000 positions. Meantime, personal bankruptcies in 1990 crossed the one million mark, with experts predicting 1.2 million as a final tally for 1991. None of that is news, but the huge question remains: When will the economy turn around?

Right now, fears and pessimism are soaring about the future. While a popular American belief has always been that the next generation will be better off than its predecessor, just 40 percent of Americans believe that still holds true today, according to a poll conducted by Peter D. Hart Research Associates and Linda DiVail.

That same poll also found that a majority of Americans no longer think it important for the United States to rank as the globe's No. 1 economic power or for U.S. citizens to have the world's highest standard of living, as long as the way we live is "reasonably good."

Just 75 years ago, Great Britain took its global power for granted. Mere months ago, so did the USSR. In both cases, military challenges didn't

*Robert McGarvey is a free-lance writer who contributes frequently to this magazine, often on business subjects.*

MANY AMERICANS  
BELIEVE THEY  
DESERVE MORE FROM  
THE GOVERNMENT  
OR THEIR BOSSES.  
IS IT TIME TO  
END THE AGE OF  
ENTITLEMENT?

directly cause the decline of these nations. More fundamental economic issues were responsible. And some experts warn that the United States also may be confronting that same bleak future and today's grim business page headlines could be a prelude to worse news.

**U**NBELIEVABLE? Consider this: "Yesterday's work ethic no longer prevails. Too many Americans no longer work as hard or as well as they should," says Dr. Judith Bardwick, a San Diego-based business consultant and author of *Danger in the Comfort Zone*. "As a nation and as individuals we are suffering from an epidemic attitude of entitlement. We feel we deserve what we want, period, and without working for it."

"In many companies, we no longer see acceptance of the old-fashioned notion of giving a fair day's work for a fair day's pay," agrees business consultant Dianne LaMountain of Richmond,

Va. "Nowadays, many employees think that as long as they show up, they deserve their check."

Can this be right?

Have we grown accustomed to good living but unaccustomed to working for it? The debate is sure to rage, but the argument nonetheless remains thought-provoking.

"Entitlement is what's harming our economy," Bardwick continues. "Businesses have given employees what they expected, but without holding them accountable for meeting productivity standards. Too many employees are not contributing, but they have been getting regular raises and bonuses. They put in 'face time'—they show up for work, look busy, and think that's enough."

"It's not enough, not any more. Customers don't give a hoot about anything but results—and, more and more, they're not getting results, so they are taking their trade elsewhere."

Don't think blaming fingers are pointed at rank and file workers alone.

"The compensation of chief executive officers (CEOs) is generally disproportionate and often ludicrous in light of corporate performance," says columnist George Will. He reports that "in Japan, the compensation of major CEOs is 17 times that of the average worker. . . . In America [it is] between 85 and 100-plus times."

What's more, U.S. CEOs get, on average, two to three times more money than company heads in Japan or Germany. Their lavish pay checks often are endorsed without an eye on bottom line profits. Will adds: "In 1990, CEO pay rose 7 percent while corporate profits fell seven percent."

It would be hard to quibble with lofty pay scales that are backed up by equally





**BEING THERE**—Some employees think that as long as they show up for work and look busy, they have earned their pay check.

"It wasn't that long ago when the United States did not have to be concerned with competitors. Now they are everywhere," says Bardwick.

In the same vein, there's been a shift in our core attitudes towards work. In January 1990, a *Los Angeles Times* survey discovered that while 55 percent of older Americans believe hard work is more important than personal satisfaction, only 44 percent of younger Americans think the same way.

More corroboration comes from a recent Gallup Poll finding that the number of workers who say they enjoy work more than the other parts of their lives has tumbled to 18 percent, less than half the 38 percent who said the same in 1955.

Add up the hard numbers and the shifting public beliefs and the conclusion is this, says Bardwick:

"The United States is not the same place it was after World War II. Our economy is no longer bursting at the seams with exuberant growth. We have lost the psychological sense of being in the driver's seat. We can no longer presume our dominance or our wealth."

But there is a cure for our national malaise, Bardwick promises. "We must put an end to the entitlement attitude. That's the way to get back on track."

Aren't some entitlements warranted and just?

Absolutely, and nobody is pointing a blaming finger at veterans' benefits, for example, or comfortable corporate pensions rewarded to longtime employees. When a benefit is earned by dint of personal effort, "that's an entitlement that is to the good," says Virginia Beach

*Please turn to page 46*

high productivity. But the evidence says that this hasn't happened.

While the '80s appeared to be an era of economic boom, the prosperity may have lacked a supporting foundation. In 1990, *Business Week* warned that "productivity in the United States has been in the doldrums for a long time, but now its poor performance poses a threat to the economy. Output per hour in non-farm industry rose at a paltry 1.2 percent annual rate in the 1980s—no better

than the 1970s."

Aggravating our stagnant productivity has been a sharp rise in foreign competition, and not only from Japan. In the '80s, new competition came from numerous quarters—everywhere from Singapore through a revitalizing European Economic Community. Now yesterday's Warsaw Pact nations may be expected to court U.S. consumers and the once-loyal customers of U.S. businesses.



# How Much Regulation Do We Really Need?

*Less, argues government expert James Q. Wilson.  
And better. Regulation costs too much, the public expects  
too much, and legitimate regulation can be heavy-handed.  
Simpler, saner laws are needed.*



REGULATORY agencies have become Washington's fourth branch of government—after Congress, the President and the courts.

These agencies now reach into every aspect of our lives. They are urged on by an often unthinking Congress, or pushed by interest groups. They also are accused by others of not doing enough.

Even where controls are necessary—work-place safety and environmental protection, for example—they can be heavy-handed and needlessly expensive. How much regulation do we really need?

For answers, THE AMERICAN LEGION magazine spoke with James Q. Wilson, a national authority on government. Wilson is president of the American Political Science Association and a James Collins Professor of Management at the University of California at Los Angeles. He has served on several government study groups and has been a professor of government at Harvard University.

**American Legion magazine:** Mr. Wilson, in the century since the first federal regulatory agency came into existence, more than 100 of these agencies have been established, regulating every facet of our economic and work life. Are these controllers getting out of control and tying people up in red tape?

**James Q. Wilson:** I'm not sure it's the controllers. I think what is getting out of control is the expectations of what regulation can accomplish. It is very difficult to strike the right balance between useful and necessary regulation on the one hand and preserving economic freedom and keeping

governmental costs down on the other. I think the chief lesson we've learned in the past 15 or 20 years is that the balance has swung too far in the direction of regulation and, as a consequence, the costs we are bearing now for regulation are far too high.

**Q.** How do you measure the extent and cost of regulation?

**A.** It's very difficult to do since you have to balance those costs against the gains from regulation. And in many cases, these are almost impossible to measure. But we're talking about costs in the tens and possibly hundreds of billions of dollars.

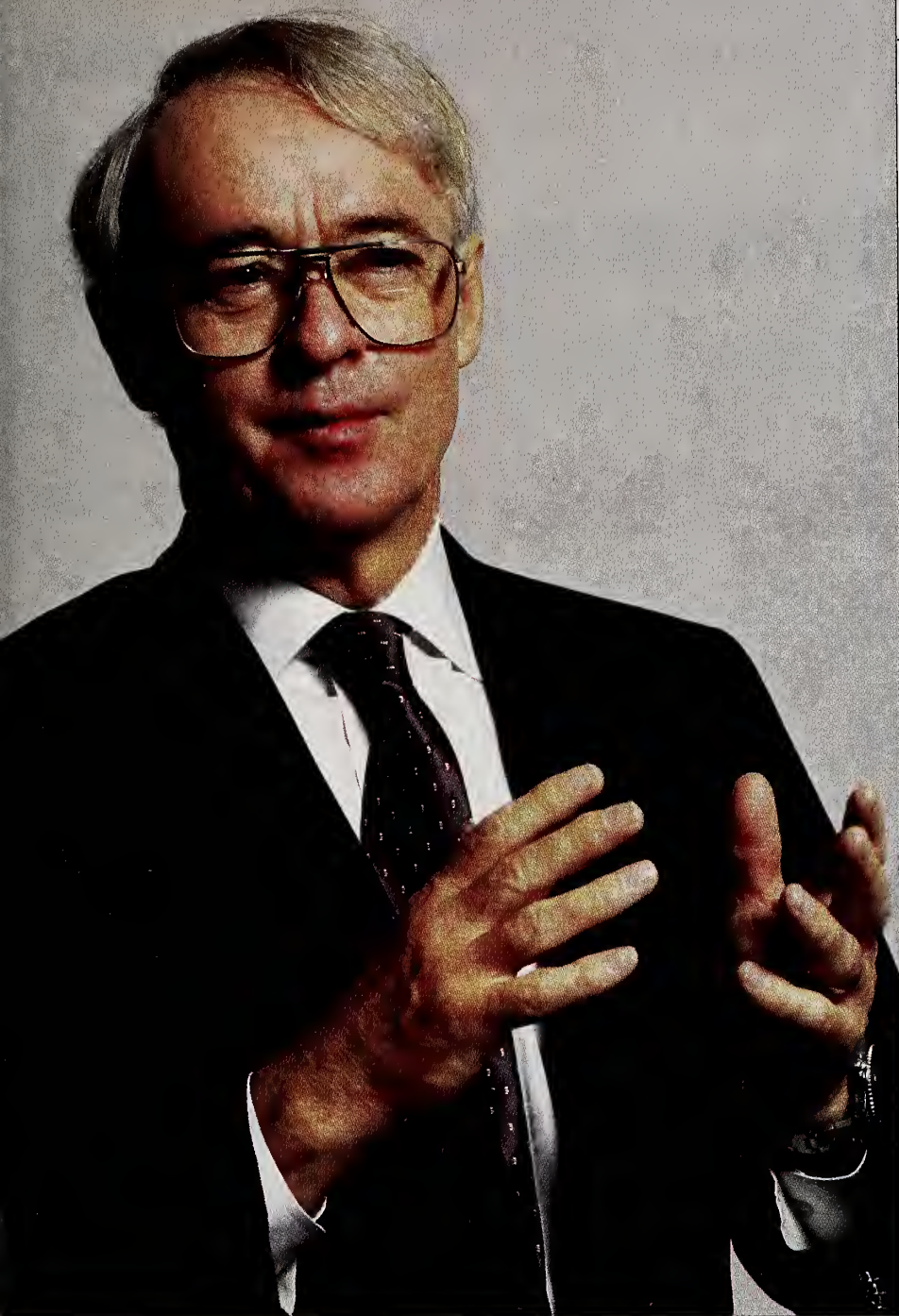
**Q.** Congress created most regulatory agencies to protect the public against unsafe products, unsafe practices in the work place and unfair pricing, but the charge is often made that the regulator is now protecting the companies they regulate more than the consumer. Is there any validity to that?

**A.** I don't think so. In many cases, Congress passed the regulation in the first place to protect the manufacturer or the business—and then sold it politically with the argument that it would also protect the consumer.

For example, the Civil Aviation Act was passed in order to protect domestic American airlines. People were told it would enhance safety and reliability and airline performance, but that was never its principle purpose. We also regulate dry cleaners and funeral parlor operators, and lawyers and doctors—and many of these regulations are chiefly designed to protect the professions from competition.

Now, a lot of regulations passed since the 1960s were explicitly designed to protect the consumer—clean air, clean





## HIGHLIGHTS

### *James Q. Wilson On...*

**The price of regulation:**

*"There is no such thing as a free regulation. Public and political expectations are getting out of control. The costs are far too high."*

**What government can do:**

*"Mine safety, workplace hazards and air quality are legitimate responsibilities for the government."*

**Drug regulation:**

*"We suffer from a pharmaceutical lag here—a case where soon you'll be able to get better drugs outside the United States."*

**The S&L debacle:**

*"Less government regulation would have prevented that."*

this enormous regulatory burden.

So, one worrisome aspect of heavy regulation is that it often tends to be anti-competitive in discouraging new firms from forming. As a result, many businesses are now choosing states to locate in on the basis of the regulatory environment.

**Q.** Deregulation advocates frequently urge fewer controls by agencies in favor of stricter enforcement of the antitrust laws. But doesn't that simply substitute regulation by the courts for regulation by bureaucrats?

**A.** I don't think the issue is regulation versus deregulation. The key issue is how do you best protect the welfare of the American consumer? For most purposes, the answer is to let the free market operate. Let people compete and let them retain profits and be secure in the enjoyment of private property.

Yet, that doesn't solve the problem of air or water pollution, or the preservation of open space and hunting and fishing lands—because the market will not protect these things. So, there you have to have regulation. It seems the best kind of regulation requires each person and business to decide how much it wants to spend for such benefits.

*Please turn to page 38*

water, product and work-place safety, and the like. I don't think it's fair to say that these regulations have turned out to protect industry. We can say, however, that industry will rationally adapt to any political and legal environment it finds itself in. And once it has done so, it often resists change because it prefers the devil it knows to the devil it does not know.

**Q.** How valid is the point businesses often make that they're being so strangled in red tape, they can't operate?

**A.** Quite valid. Again, it depends on the kind of regulation. The regulatory burdens that fall the heaviest on business are those involving the environment, occupational safety and health, and aspects of the tax code. Big business finds it typically easier to adapt than small businesses. Smaller firms don't have the internal staff adequate to handle



## CUTS THREATEN 500,000 GIs, RESERVISTS

**A**MERICA may pay a high price for the peace dividend. Reports are surfacing that divorce, family abuse, debt problems and bankruptcy are all on the rise in and around major military installations.

The latest Department of Labor statistics reveal 425,000 Americans applied for unemployment benefits in January.

At the same time, the Department of Defense is expected to cut up to 500,000 active duty and reservists from the

nation's military by 1995 as part of the Reduction In Force (RIF) policy.

According to the *Harrison Post*, the official newspaper of Ft. Benjamin Harrison in Indiana, "the Army has announced it will separate approximately 30 percent of RIF-eligible captains and majors, or 740 majors and 700 captains by Sept. 30. No enlisted RIF action is planned in fiscal 1992."

Sam McClaren, the Western Region Kentucky Department of Veterans Affairs representative and the Adjutant of Ft. Campbell's American Legion

Post 233, said, "We are reaching a crisis situation here. At one time, a career in the military meant job security if you worked hard and kept your nose clean. Now that's gone. No one is safe anymore."

Aides for Sen. Howard Metzenbaum of Ohio said they are receiving far more mail than usual from active duty personnel. "At one time, it was 'I can always do better on the outside.' These people are looking around and realizing that they can't, and they are worried," one aide said.

### Bill: No More VA

VA health care as we currently know it will not exist if HR.1300 becomes law. The national health-care proposal was drafted by Rep. Marty Russo of Illinois. The bill would terminate programs such as: Medicare, Medicaid, the Federal Employees Health Benefits program, CHAMPUS and veterans' health-benefits programs (VA).

Although there are nearly 50 other national health-care proposals circulating on Capitol Hill, H.R.1300 has picked up 67 co-sponsors. The American Legion is monitoring the progress of this and similar bills and suggests those concerned by the proposal should write or call their lawmakers.

### New PTSD Rules

Veterans diagnosed with post-traumatic stress disorder (PTSD) and other service-connected neuroses before 1988 may be eligible for a 70 percent disability rating, according to a new ruling by the Court of Veterans Appeals (CVA). Previously, they could only get a 50 percent rating for a severe industrial impairment. This means that these veterans will be able to collect more money for their disability.

CVA said the two sets of rules used by VA to rate a service-connected neurosis were inconsistent. Under one rule, a veteran who was rated with a severe industrial impairment—meaning that his disability affected his

employability—was granted a 50 percent disability rating. But under another rule, a veteran who was rated with a severe service-connected psychosis or an organic mental disorder was granted a 70 percent disability rating. Now both categories of veterans will receive the same 70 percent disability rating.

Veterans who were granted only a 50 percent rating before 1988 should contact an American Legion Department Service Officer for assistance. In some cases, their rating can be appealed.

### VA Dividends

According to VA, veterans who have active VA life insurance policies with the cash dividend option have already received their 1992 dividend checks. Although an announcement of these dividends was placed in the March issue of THE AMERICAN LEGION magazine, all checks were mailed out prior to publication of this information. These dividends were the annual payments that normally are sent out and not something new.

### Disability Ruling

Some 13,500 veterans considered mentally incompetent were unconstitutionally denied benefits, a federal judge has ruled. Under the Omnibus Reconciliation Act of 1990, VA had suspended financial aid to veterans who were mentally incompetent, without dependents and whose financial assets

totaled \$25,000 or more (excluding their home). Under these old rules, federal benefits could be restored only after a mentally incompetent veteran's assets were reduced to \$10,000.

Judge Shirley Wohl Kram in New York issued a preliminary injunction that will restore an estimated \$125 million in federal benefits to mentally incompetent veterans. She ruled that the law unfairly discriminated against mentally incompetent veterans, while other veterans in the same economic situation did not have their benefits cut.

### Kokoda Trail Tour

Legionnaires interested in touring WW II battle sites in the Southwest Pacific should call SATO Travel at 1-800-736-9899.

One such tour is to the Kokoda Trail in New Guinea where U.S. and Australian troops bravely fought off the Japanese and prevented the invasion of Australia.

The American Legion, in conjunction with Northwest Airlines and the Returned and Services League of Australia, is making it possible for young men and women between the ages of 17 and 23 to join young Australians in a three-week journey along the Kokoda Trail in June.

For \$3,500, Posts or Auxiliary Units can send a young person on the trip.

For information on the Kokoda Trail tour, call 1-800-284-0440. □



# THE AMERICAN LEGION

*Handbook Of*

# VETERANS BENEFITS





## Commander's Message

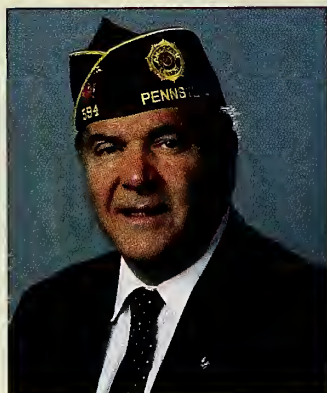
# WHAT YOU HAVE EARNED: A GUIDE TO YOUR BENEFITS

### ■ CONTENTS

- 2 COMMANDER'S MESSAGE
- 3 HEALTH CARE
- 6 SERVICE-CONNECTED DISABILITY
- 8 EDUCATION & EMPLOYMENT
- 10 PENSION AND DEATH BENEFITS
- 12 DEPENDENTS AND SURVIVORS
- 14 HOUSING AND HOME LOANS
- 16 DEPARTMENT SERVICE OFFICERS
- 18 GULF WAR VETERANS
- 19 VA CLAIMS FORM
- 25 BENEFITS CHECKLIST
- 26 WORKING TOGETHER

.....

*Handbook compiled  
by Ken Scharnberg/  
Assistant Editor*



FROM TIME TO TIME, veterans' benefits come under fire. People ask why veterans should receive special treatment for health care, or why they should be able to buy a home for almost no money down? The answer is, like anything worth having, veterans' benefits were earned. Your benefits are not charity. A price was paid

for them and, too often, that price was very high.

The American Legion Handbook of Veterans Benefits covers the major benefits available to you. Two things you should remember:

First, federal manuals and legal regulations contain thousands of pages of information explaining and defining veterans' benefits. Our handbook can only summarize.

Second, the staff of THE AMERICAN LEGION magazine has made every effort to be accurate and timely. But the laws, regulations and procedures affecting veterans are always changing.

So, check first with your American Legion Department Service Officer (DSO) who is sure to have the most up-to-date information and will help you work with the system. I strongly urge you to get to know your DSO.

I'm sure you will find this handbook a valuable addition to your permanent library.

*Dominic D. DiFrancesco*

DOMINIC D. DiFRANCESCO  
NATIONAL COMMANDER



# HEALTH CARE

## Your Classification Is Key

**T**ODAY, 172 VA medical centers (VAMCs) will treat 100,000 veterans; 105 VA clinics will see 140,000 veterans; 32 VA domiciliaries will provide shelter for 17,000 veterans; and 113 VA nursing homes will treat 32,000 veterans. For these veterans, VA health care is literally a lifeline.

But recent changes in the rules governing the VA health-care system have left many veterans uncertain of what benefits they have coming, if any.

To receive VA health care, you first must establish your eligibility by filing a claim (see "Service-Connected Disability," Page VH-6). If VA agrees with your claim, you will receive a disability rating. But that does not mean you can walk into a VA hospital and automatically get medical treatment.

Treatment is based on your eligibility classification which is divided into two categories, mandatory and discretionary.

### MANDATORY

Mandatory classification means that VA must treat the veteran. Three areas of mandatory treatment exist.

- All service-connected disabilities are classified as mandatory, and as such, must be treated by VA. All inpatient care is provided, but outpatient care may be denied, or subject to means testing. Means testing is a measurement of your ability to pay for treatment or medical services.

- Veterans rated as 50 percent service-connected disabled or more are eligible for full care at any VA facility, including outpatient services (See explanation of disability rating).

- Veterans whose income is at or below the poverty level, according to VA's definition of poverty, fall into a mandatory classification, even though

*Answers to your questions about VA health-care eligibility are detailed in the following pages.*

.....

their ailments may not be service-connected.

As of January 1992, if you are single with no dependents and earn \$18,843 or less, you are considered mandatory. You are mandatory if you are married or single with one dependent, and earn \$22,612 or less. Each additional dependent adds \$1,258 to the maximum amount allowed by VA.

### DISCRETIONARY

If you do not fit into the mandatory category, you are considered discretionary. A discretionary classification means you will be treated at VA's convenience on a space- and services-available basis.

Both outpatient and inpatient treatment are subject to means testing. As a discretionary veteran, you are expected to make copayments for your treatment. The fees are based on the Medicare deductible, currently \$652 for the first 90 days of hospitalization. In addition, you will pay \$2 per prescription for each month's supply of medicine.

### SERVICE-CONNECTED CARE

Benefits available from VA for injuries or illness incurred because of your service in the Armed Forces include treatment at VA medical cen-

ters, and at Department of Defense hospitals when no VA facility is available. Treatment may include:

- Hospitalization or surgical procedures to treat, arrest, cure or provide relief for the injury or illness.

- Preventative treatment to stop your condition from deteriorating to the point where hospitalization is required.

- Post-operative treatment to ensure that you do not have to return to the hospital or to prevent secondary problems from developing as a result of the injury or illness.

- Treatment at a private hospital or clinic if the VA determines it is impractical or unsafe for you to travel to the nearest VA medical center (VAMC).

- Treatment at a private hospital under emergency circumstances. However, you must notify the VA within 72 hours if such a situation occurs and you must agree to be transferred to a VA facility as soon as your condition permits.

- Chiropractic treatment under special circumstances. VA rarely consents to chiropractic treatment, but it does happen on occasion.

### EMERGENCY TREATMENT

It is possible to receive emergency treatment at a VAMC without a rating. Under emergency circumstances, treatment is granted on a humanitarian basis but it is likely you will be billed for whatever procedures or services that are performed.

One example of emergency treatment would be if you suffered a heart attack. VA will treat you, or at least stabilize your condition. Then you may be moved to a civilian hospital.

### TEMPORARY DISABILITY

If you are hospitalized for a service-connected disability in a VA facility, you are authorized 100 percent dis-



ability payments beginning after your 21st day of hospitalization for the duration of your hospital stay. You will return to your original rating after you are released from the hospital.

VA may call for a re-evaluation of your disability rating if it feels your condition has appreciably improved due to treatment.

### FORMER POWs

If you spent 90 days or more as a POW, you are eligible under the mandatory rating classification to certain VA hospitalization benefits when ailments, injuries or psychological problems are directly related to your POW status.

### DOMICILIARY CARE

A domiciliary is similar to a dormitory, where you take care of yourself, are free to come and go, and can still maintain a reasonably normal lifestyle. Unlike a nursing home, there is minimal staff at a domiciliary.

There are 32 VA domiciliaries in the United States for eligible veterans.

To be eligible, you need an honorable discharge and you must be able to walk (ambulatory) and be in reasonably good health. In addition, your income may not exceed the maximum annual VA pension rate (see "Pension Rates" Page VH-10).

"Reasonably good health" is defined as the ability to take care of yourself without the aid of medical or nursing personnel. Since there are only 32 domiciliaries, space is limited and VA's screening process for admission is very tight. Most domiciliaries have a waiting list for admission.

Domiciliary care, though a benefit, can be taken away. Alcoholism and other disruptive or disturbing behavior that affects others in the domiciliary can result in a loss of domiciliary care. Domiciliaries are not rehabilitation centers, though some VA domiciliaries are on the grounds of VA clinics and rehabilitation centers, or are adjacent to them. In recent years, VA has used domiciliaries to shelter aging homeless veterans.

### NURSING HOME CARE

A nursing home is a facility staffed with trained specialists, usually near or at a VA hospital facility. If you are incapable of taking care of yourself for such reasons as temporary illness or recuperation from surgery, you may

be eligible for nursing home care. New construction for veterans' nursing homes has increased across the country, though at a pace not nearly adequate to meet the demands.

Nursing home care is available, in order of priority, to:

- 100 percent service-connected disabled veterans.
- Veterans who are permanently and totally non-service-connected disabled and whose income does not exceed the maximum annual VA pension (see "Pension and Death Benefits", Page VH-10).

Nonservice-connected (NSC) veterans are normally not authorized for VA

**T**HE best way to file a claim for VA medical treatment is through a Legion Department Service Officer.

nursing home care for more than six months. Because of the priority system, if you are NSC, you may be moved to a private or state facility if space is needed by a veteran with a higher priority.

In addition, you may be required to pay a copayment for nursing home care.

- You cannot be acutely ill or in need of hospital care.

VAMC physicians determine eligibility for nursing home care.

When you are granted nursing home care, your VA pension or disability income is reduced. The reasoning is obvious: You are receiving care at government expense — care that your pension or disability income would have been used for outside the nursing home. The veteran's pension is reduced to no more than \$90 a month.

You are not limited to just VA nursing homes if you need such care. VA also provides grants to many state facilities to supplement VA nursing home care of eligible veterans.

### SUING FOR INJURY

Although not a direct veteran's benefit, the federal government does allow veterans who have been injured by VA to sue VA to recoup their losses, under the Federal Tort Claims Act.

This law does not enable you to collect for punitive damages, but it does allow you or your survivors to collect when you need other outside hospital or doctor's care due to a VA mistake. Compensation may also be payable for the resulting additional disability or death. You may only collect for actual losses incurred and for physical loss due to negligence or accidental injury while a patient of VA. Such claims must be handled by an attorney.

### FILING A CLAIM

To receive medical treatment, you must file a claim for a service-connected injury or illness. You file the claim directly with VA. The best and most efficient way to do this is through your American Legion Department Service Officer (DSO) (see Page VH-16). Claims are based upon your service records, personnel and medical files, and other information that may link your injury or illness to your military service. If the local VA office rejects your claim, you have the right to appeal to the VA's Board of Veterans Appeals and ultimately the U.S. Court of Veterans Appeals.

### ADJUDICATION

Claims do not always go the way you hope. If VA's decision is not what you feel is fair, you can appeal the decision. The first step of the appeal is to file a notice of disagreement. You are asking VA to reconsider or take a second look at your case. This takes place at the local VA regional office, where you will have the option of presenting your case in a personal hearing to a VA Hearing Officer. The American Legion DSO is available to assist you at a personal hearing.

At the hearing, you, the Hearing Officer and your DSO will review the records, and the rating board's decision will be explained.

The Hearing Officer will consider the evidence and testimony, and the law in evaluating the merits of your claim. If, in his opinion, an error has been made, he will recommend corrective action.





JOHN E. SIMON

## BOARD OF VETERANS APPEALS

If the claim is denied at the regional office level, you have the option of appealing your claim to the Board of Veterans Appeals (BVA) in Washington, D.C. But you may instead decide to request a hearing before a Traveling Board.

A Traveling Board consists of a representative who goes to VA regional offices to hear cases. This lets you present your case in person, if you wish.

Due to the backlog of requests and limited board personnel, it currently takes nearly two years from the date of request before your case is heard by the Traveling Board.

In comparison, a BVA hearing in Washington, D.C., takes about two to three months from the date of request. It is not necessary for you to appear in person before the BVA. Whether you appear before the Traveling Board or your case is heard before the BVA in Washington, you can be represented by a trained, professional American Legion Department Service Officer.

## COURT OF VETERANS APPEALS

This is the highest veterans' court in the land. If you are unsatisfied with a decision by VA, you may appeal to the Court of Veterans Appeals (CVA). The Legion wrote the bill that created CVA.

CVA rules only on whether your claim was handled in a correct and legal manner.

New facts pertaining to your claim cannot be introduced at CVA. If it determines your claim was not handled according to the law, it is sent back to BVA or your regional office to be reheard and reconsidered. It is important to note that the majority of claims CVA reviews are judged to have been handled legally and correctly.

The American Legion does not usually represent veterans before CVA. Representation may be granted, however, if you have a case that potentially affects a large number of veterans and may involve a precedential issue. Requests for a review of your case should be channeled through your

**LIMITS**—Including this radiation treatment machine, VA health care is provided to "discretionary" veterans only at VA's convenience.

DSO, keeping in mind that any appeal to the court must be filed within 120 days of the BVA decision.

You may represent yourself before CVA. However, VA will have its own attorneys present to defend its decision.

Claims experts and the court itself suggest you hire a lawyer if you are taking your claim to CVA. Attorneys must be registered with CVA to practice before them. For a list of registered attorneys, check with your DSO.

The few cases overturned by CVA have had a major impact on the way VA claims are being handled. Some VA claims procedures discussed here may have changed by the time you read this.

Even if you have filed a claim and had it rejected, you may want to check with your American Legion DSO to see if new rules apply to your case. □



# SERVICE-CONNECTED DISABILITY

**T**HE words "service-connected disability" carry different meanings for different people. To a 23-year-old, it is someone so battered he can no longer work. To a 63-year-old, it is a buddy who can't bowl because of a war injury.

To the Department of Veterans Affairs (VA), it is an injury or illness that is linked either directly or indirectly to military service, leaving the veteran less than 100 percent healthy.

Under the law, veterans with service-connected disabilities are entitled to medical treatment and monthly compensation.

But getting treatment and compensation can be a long, arduous journey.

First, you have to file a claim proving that you are a veteran who falls into one of VA's eligibility categories. You also must prove your illness or injury is eligible for treatment.

The process begins when you file a claim asserting your veteran status and a service-related illness or injury. The process ends when VA agrees with your claim and assigns you a disability rating.

Of course, VA may decide that you are not eligible for a disability rating and compensation. In that case you may appeal the decision (see "Health Care" Page VH-3 for information about appeals).

## ELIGIBILITY

If your illness or injury falls within one of these five categories, you may be eligible for service-connected (SC) disability payments (compensation):

- A direct result of military service, such as a gun shot wound;
- A secondary condition created because of military service, such as

*To be eligible  
for this benefit,  
you must prove  
you have an  
illness or injury  
resulting from  
military service.*

diagnosis of hypertension during active duty resulting in a post-service heart condition;

- A presumptive disability, such as diabetes. A presumptive disease appears within a specified period of time during or after military service, making it "coincident to service."

- A condition that was aggravated due to active duty, such as reinjuring a knee that had been injured prior to service, resulting in a more disabling condition.

- Damage to at least one of a paired organ, such as an eye or a kidney.

## DISABILITY RATING

The degree of your disability is expressed as a percentage. Ratings range from zero percent to 100 percent in steps of 10 percent each. However, monthly disability payments are not based on percentages. For example, a veteran rated at 10 percent does not receive one tenth of what a 100 percent disabled veteran receives.

The basic monthly disability rates, as of January 1992, are:

10% .....	\$83	60% .....	\$614
20% .....	\$157	70% .....	\$776

30% .....	\$240	80% .....	\$897
40% .....	\$342	90% .....	\$1,010
50% .....	\$487	100% .....	\$1,680

If you are rated at 30 percent or more, you are eligible for additional payments for your dependents. For instance, if you are married with one child and rated at 40 percent, you would receive 40 percent of \$169, or an additional \$67 on top of your basic monthly compensation of \$342. The maximum rates are:

- \$100 for spouse;
- \$169 for spouse and one child.
- \$52 for each additional child;
- \$69 for child but no spouse;
- \$52 for each additional child;
- \$80 for a parent dependent upon the veteran for support;
- \$155 for each child age 18 to 22 attending school.

## SPECIAL COMPENSATION

Some combinations of disabilities are so severe that you may fall into an entirely different rating category.

For instance, if you wear a prosthesis, brace or appliance, you may be eligible for an annual \$452 clothing allowance in addition to your monthly compensation. These devices cause clothing to wear out quickly.

Multiple loss of limbs or total blindness in both eyes may fall into the special disability rating set forth in VA's federal guidelines where monthly payments are as much as \$2,927.

## DEPENDENT EDUCATION

You may be eligible for educational assistance if you are the spouse or child of a:

- totally and permanently disabled veteran;
- veteran who died because of his service-connected disability;
- veteran who had a total and per-





**MOBILE BENEFIT—** Mike Eppards, a service-connected disabled veteran, received a VA grant to modify his van to include a wheelchair lift.

JOHN E. SIMON

manent service-connected disability at the time of death.

Your spouse has 10 years from the time of your death or rating of total and permanent disability to use this benefit. Your child must use the benefit between the ages of 18 and 26.

### FILING A CLAIM

No matter what the injury, however, you do not automatically collect service-connected disability. You must file a claim with VA. If your claim is approved, you will receive payments from the date your claim was filed. If you file your claim within one year of discharge from the service, you will receive payments from the date of your discharge. The most practical way to file your claim is by taking advantage of the expertise of an American Legion Department Service Officer (DSO). (See Page VH-16 for your state's DSO.)

VA also can assist you in filing your claim. However, all VA claims handlers advise veterans to seek the help of an experienced veteran's service officer.

### RECORDS

Without your records, it is difficult to prove service-connected illness or injury, and if you can't prove it, you will not get compensation.

Unfortunately, it is not uncommon

for military records to be incomplete. When this happens, you have the right to bolster your claim by submitting civilian records from your personal physician. In addition, you may want to get the written statements of people who knew you in the service and who were familiar with your injury or perhaps witnessed an incident that led to that injury.

In the past, these witnesses and doctor's statements did not carry much weight with VA.

But recent Court of Veterans Appeals rulings have forced VA to give more credence to the statements of witnesses when backed up with at least partial records.

Most claims must be proved to the satisfaction of VA. Once a claim is filed, VA is required to help you develop your claim.

This includes helping you get your military records and any civilian medical records which might pertain to your claim. In addition, any veteran applying for disability should expect a thorough medical examination at a VA medical center.

### SPECIAL BENEFITS

As a service-connected disabled veteran, you have a number of benefits not directly available to a nonservice-connected veteran. You are:

- Compensated for your illness or injury;
- Eligible for inpatient care at VA medical centers without undergoing means tests or making copayments;
- Eligible for outpatient care for the service-connected condition, and all ailments if you are rated at 50 percent or more.

### VETERANS INSURANCE

One little known, but important benefit available if you are disabled because of military service is the Service-Disabled Veterans Insurance (SDVI). This program guarantees a service-connected disabled veteran's insurability. The request for SDVI must be filed with VA within one year of being granted a service-connected disability.

### ADAPTIVE HOUSING

Certain disabled veterans who receive a special adaptive housing grant from VA for their home are also eligible for up to \$40,000 of Veterans Mortgage Life Insurance. Disabled veterans who buy homes under the GI Home Loan program do not have to pay the funding fee for their home loan, but must meet the normal criteria for home loans.

### VOCATIONAL REHAB

VA's vocational rehabilitation program (VocRehab) is available to you if you hold a rating of 20 percent disability or more. VocRehab has two purposes.

First, it is designed to give you marketable job skills so you can enter the mainstream of the work force. Second, it provides job placement for disabled veterans, using the Disabled Veterans Outreach Program of the Department of Labor.

### PRESUMPTIVE CLAIMS

Some claims for disability are presumptive.

In these cases, VA must assume that, due to specific circumstances, a claim is legitimate, even when records are unavailable or don't mention the injury or illness.

The best example of this would be a presumption of service connection for a psychiatric or anxiety disorder if you had been a prisoner of war. Obviously, the potential of obtaining your medical records while being held as a POW is very unlikely. □





WHEN the GI Bill of 1944 was signed into law, it is doubtful anyone could have anticipated how much the education provisions of the bill would change the nation. With the government footing the bill, returning GIs entered schools, colleges, universities and vocational training programs by the thousands.

The result was the most educated generation that America had ever produced—a generation that worked to give this nation a standard of living that was the envy of the world. The American Legion played an instrumental role in providing this historic legislation for veterans. The GI bill was Legion-written, and Legionnaires were at the forefront in supporting its passage into law.

#### MONTGOMERY GI BILL

Today, the old GI Bill has been replaced by the Montgomery GI Bill.

To be eligible for benefits under the Montgomery GI Bill, you:

- Had to sign up for the benefits when you enlisted;
- Must contribute \$100 a month during your first year of active duty. The cash contribution is not refundable upon your discharge from active duty. However, should you die on active duty, your contributions will be refunded to your next of kin.
- Must have served at least three years of continuous active duty, or two years of continuous active duty and promise to serve four more years in the Selected Reserve;
- Must have a high school diploma or equivalent;
- Must have been discharged honorably.

The requirement to serve three full years of continuous active duty may be waived if:

- you were discharged for the convenience of the government after serving at least 30 months of continuous active duty; or
- you were discharged due to a service-connected disability; or
- you were discharged due to a hardship.

#### ENTITLEMENTS

As a participant in the Montgomery GI Bill, you are entitled to one month

# EDUCATION & EMPLOYMENT

*In 1944, the Legion-written GI Bill of Rights became the template for subsequent GI Bills that have helped educate millions of American veterans*

of education benefits for every month of active duty you served, up to maximum of 36 months. If you serve two years, then enter the Selected Reserve, entitlement is based on the number of months you serve in the Selected Reserve, evenly divisible by four.

For example, if you served 12 months in the Selected Reserve, you earned three months of education benefits. If you served 15 months in the Selected Reserve, you still have only three months additional entitlement and will not receive the fourth month until you have served your 16th month of duty.

At press time, the maximum amount you will receive for attending school under the Montgomery GI Bill, if you have three continuous years of active duty, is:

- \$350 per month as a full-time student;
- \$262.50 per month as a three-quarter-time student;
- \$175 per month as a half-time student.

If you have only two years of continuous active duty, but meet the other eligibility requirements, your monthly entitlement is:

- \$275 per month as a full-time student;
- \$206.25 per month as a three-quarter-time student;
- \$137.50 as a half-time student.

You have 10 years from the date of discharge from active duty to use your

education benefits. If your education is interrupted because of a service-connected disability, this time limit can be appealed.

#### FORFEITURES

A number of things can cost you your benefits. First, if you receive a dishonorable discharge, you have no entitlements and will forfeit the money you put in the program. If you fail to fulfill the entire period of your Selected Reserve agreement, your benefits will be reduced according to the number of months left unfulfilled.

#### COURSES AVAILABLE

As a rule, regular academic courses which will lead to a degree or diploma are accepted. However, some courses are restricted and you should check with VA concerning your eligibility to take them.

#### DESERT STORM GI BILL

Spearheaded by The American Legion, The Desert Storm Servicepersons' Readjustment Act of 1992 was introduced in the Senate in late February 1992 by Sen. Dennis D. DeConcini of Arizona.

If passed, the bill, S.2231, would provide education benefits to Gulf War veterans comparable to veterans of previous wars.

S.2231 would increase the full-time GI Bill education assistance to \$777 per month from the current \$350. At





**SPECTACLE**—After participating in VA's vocational rehabilitation program, veterans acquire skills for professions such as an optical lab technician.

present, GI Bill benefits cover only 42 percent of the average cost of state college tuition in 1990-1991.

The bill also would eliminate the \$1,200 copayment now required of active duty personnel who participate in the Montgomery GI Bill.

More than a year ago, the Legion began developing the concept of a Desert Storm GI Bill of Rights—just as the Legion did 48 years ago with the original GI Bill. At press time, Legion officials were expected to present testimony in support of the Desert Storm GI Bill in Congress sometime this spring.

#### **MONEY FOR SCHOOL**

The American Legion Need A Lift? program provides a valuable service to

veterans who need financial assistance to send their children to college.

Established in cooperation with the National College Services Limited Inc., Need A Lift? includes a comprehensive list of grants and scholarship sources. A Need A Lift? booklet, which is available from The American Legion for \$2, supplies specific information on many colleges across the country and contains applications for a scholarship search service. The service is called CASHE (College Aide Sources for Higher Education), and the fee for the search is \$16.

In addition, The Need A Lift? booklet supplies information on the Option 4 loan program, which is sponsored by The American Legion and administered by USA Funds Inc. Option 4 offers

## **V**ETERANS' preference gives you an edge in seeking employment with the federal government

student loans at reasonable interest rates without the borrowers having to put up collateral. The interest rate is 3 1/2 percent above the 91-day Treasury Bill rate.

The loan program is available only to members of the American Legion, American Legion Auxiliary, Sons of The American Legion and students who have participated in Boys State and Girls State.

Option 4 is an excellent alternative source of funds when you do not qualify for federal aid or have educational needs that surpass what the federal programs offer.

To apply for Option 4, or for more information, call toll-free 1-800-LOAN USA (1-800-562-6872). USA Funds will send you the Option 4 loan application kit, which also includes application information for the federal Stafford, PLUS and SLS loan programs.

The American Legion awards scholarships each year through its National High School Oratorical Contest, Life Insurance Trust Fund and its baseball and Boy Scout programs. In 1991, the Legion contributed more than \$109,000 in scholarships to state and national winners of the oratorical contests. In addition, many Posts have their own scholarship and education programs to assist students.

#### **VETERANS' PREFERENCE**

Veterans' preference means that you, as a veteran, are given an edge when seeking employment in specific areas of the federal government.

Veterans seeking federal employment receive bonus points for education, experience and for test scores for some positions.

Eligibility requirements include an honorable discharge. ☐



# PENSION AND DEATH BENEFITS

*If you are an honorably discharged, totally disabled wartime veteran and meet VA's income requirements, you may receive a pension and burial benefits.*

**L**IFE is not always kind, but for veterans who served during wartime, there is the promise of help. If you find yourself totally and permanently disabled and unable to work, you may be eligible for pension benefits.

## PENSION ELIGIBILITY

To be eligible for a VA pension, you must:

- be 100 percent totally and permanently disabled for reasons other than military service or willful misconduct (permanently disabled means VA no longer calls you in to see if your condition has improved); and
- be a veteran of a wartime era with 90 days or more of active duty, with at least one day of that active duty period falling within the wartime period; and
- have an income that falls below the levels set by VA; and
- have been honorably discharged.

You may be eligible for a higher level of entitlement or benefits, depending on what type of pension you are receiving, if you are:

- a patient in a nursing home; or
- determined by VA to be in need of the regular aid and attendance of another person; or
- permanently housebound.

## THREE PENSION PROGRAMS

There is often confusion over pensions. You might compare notes with another veteran only to find what you

are receiving is not what he is receiving, even though you both have the same disabilities, family circumstances and war service time.

The reason for this is because the pension laws have been revised three times. These are:

- Old-Law pension;
- Section 306 pension;
- VA improved pension.

Though there are similarities, there are also major differences. If you are applying for a pension today, you will file under the VA improved pension program. Because the improved pension is the only one available to new pensioners, the following information applies only to the improved pensions.

If you have questions or problems about Old-Law or Section 306 pensions, contact your American Legion Department Service Officer or VA.

## IMPROVED PENSION

You are eligible to receive pension compensation if you meet the regular eligibility requirements and earn less than:

- \$7,397, if you are single;
- \$9,689, if you have one dependent.

You are entitled to additional pension benefits if you require regular aid and attendance, are housebound, are the surviving spouse of an eligible veteran or are married to a pension-eligible veteran. Maximum income levels vary according to your marital and health status.

In all cases, if you have more than one dependent, add \$1,258 per each

dependent to the amount you are allowed to earn.

Income limits are adjusted yearly.

## NURSING HOME CARE

If you do not have a spouse or dependent and are in a VA nursing home or domiciliary, your pension may be reduced after you have been under VA care for three calendar months. Various factors affect the amount of reduction, but the maximum reduction is \$90 per month.

## BURIAL BENEFITS

Since the Civil War, the nation has always tried to honor its veterans when they die.

Depending on your veteran status, your benefits range from a simple flag and marker up to and including a \$1,500 burial allowance for a service-related death.

## VA BURIAL

You are eligible for burial at a national cemetery or a VA-sponsored state veterans' cemetery if you meet one or more of the following eligibility requirements. You must have an honorable discharge and:

- Be a service-connected disabled veteran;
- Be receiving, or be eligible to receive a VA pension;
- Have a reopened claim pending at VA;
- Be receiving, or be eligible to receive retired military pay.

Also eligible for VA burial are ser-



vicemen and women who die on active duty. If you meet the eligibility requirements, you are entitled to burial at one of VA's 113 cemeteries or at a VA-approved state cemetery.

Arlington National Cemetery in Virginia is administered by the Department of the Army. Burial there is largely limited to career Armed Forces personnel. However, you may be cremated and your burial urn placed in a vault niche at Arlington.

In addition, your spouse and dependent children are eligible for burial with you at VA-approved cemeteries.

Reservists and National Guard members are not eligible for burial benefits at national cemeteries.

### BURIAL BENEFIT

Many national cemeteries offer a columbaria for the inurnment of cremated remains. Others offer sections for the burial of cremated remains.

Gravesites cannot be reserved. Normally, the National Cemetery System does not conduct funerals on weekends. In addition to providing the gravesite, VA also opens and closes the grave and provides perpetual care at national cemeteries or VA-sponsored state veterans' cemeteries.

### HEADSTONES AND MARKERS

VA will supply a free headstone or marker for your grave at any cemetery. VA will also supply a plot in a national cemetery and headstone for an eligible veteran whose remains are not available for burial.

Headstones available include flat bronze, flat granite, or flat or upright marble. The type of marker used is based upon a style consistent with the markers being used in the cemetery.

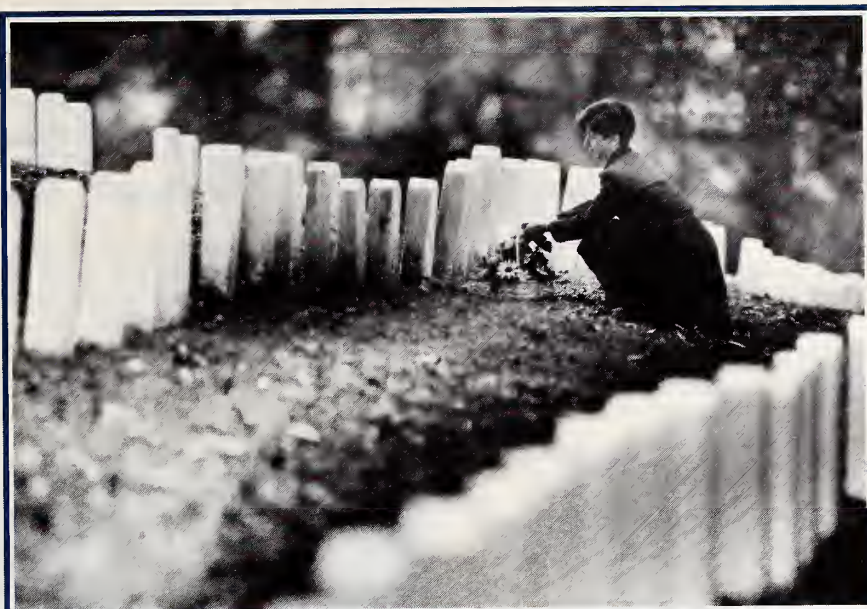
A niche marker is available to mark a columbaria if your remains are cremated and inurned at a VA cemetery.

### PRIVATE CEMETERIES

If you choose to be buried in a private cemetery and wish to receive a free headstone or marker, your next of kin must fill out VA Form 40-1330, available at your local VA office or from your American Legion Department Service Officer. The headstone or marker is shipped at government expense. However, you are responsible for the cost of setting it at the gravesite.

### REIMBURSED EXPENSES

Reimbursement is paid to the per-



JOHN E. SIMON

**IN MEMORY**—Depending on veterans' status, death and burial benefits range from a flag to full burial in a VA cemetery.

**Y**OUR pension may not be the same as your buddy's because pension laws have been revised.

son who bears your burial expenses.

VA will pay \$300 toward burial and funeral expense:

- if you were in receipt of service-connected disability compensation; or
- were receiving VA pension; or
- were receiving retired military pay; or
- while you were on active duty; or
- while a patient in a VA hospital or VA nursing home.

Your survivors must file this claim within two years of your death. They also may be eligible for a \$150 plot and burial allowance if you were not buried in a national or state veterans' cemetery.

If your death was service-connected, VA will pay a burial allowance of up to \$1,500.

If you die in a VA facility or a nursing facility contracted by VA, VA may reimburse your heirs for transporting your remains. If your death is service-connected, VA will pay the cost of transporting your remains to the nearest national cemetery with available gravesites.

### PRESIDENTIAL CERTIFICATE

All veterans with honorable discharges are eligible to receive a Presidential Memorial Certificate signed by the President and bearing an inscription reflecting the nation's gratitude.

If you are the next of kin or a family member of a veteran who died but did not receive the Presidential Memorial Certificate, you can still apply for it at your nearest VA regional office or through your American Legion Service Officer.

### BURIAL FLAG

If you were discharged under any condition except dishonorable, you are eligible to receive a U.S. flag which is presented to the next of kin or close friend at the conclusion of your funeral.

Flags also are available for veterans listed as missing in action and later presumed dead.

Your next of kin may get your flag at any regional VA office, VA national cemetery and many post offices. □



# DEPENDENTS AND SURVIVORS

*If a veteran died because of a service-connected disability, the veteran's family may be eligible for Dependency and Indemnity Compensation payments.*



**FOR THOSE WHO REMAIN**—Those eligible for DIC payments include spouses, unmarried dependent children, helpless children and dependent parents.

**N**OTHING can take the place of loved ones when they die. Yet, if you are a dependent or the next of kin of a veteran, VA has certain benefits that can help you and your family through the bad times.

## SERVICE-CONNECTED DIC

You are authorized Dependency and Indemnity Compensation (DIC) payments if your veteran's death was due to a service-connected disability and you are the veteran's:

- spouse; or
- unmarried dependent child under the age of 18; or
- helpless child, as defined by the VA, regardless of age; or
- child between ages 18 and 23 attending a VA-approved school; or
- dependent parents.

A service-connected death cannot be due to willful misconduct. A service-

connected death is defined as due to:

- a disease or injury that occurred or was aggravated in the line of duty while on active duty.
- an injury that occurred or was aggravated in the line of duty while on inactive duty training.

## DIC ELIGIBILITY

As a qualified dependent or survivor of a deceased non-service-connected veteran, you are eligible for DIC payments if the veteran was:

- continuously rated as totally disabled by VA for at least 10 years prior to death for a service-connected disability.
- continuously rated as totally disabled for not less than five years from the date of discharge from military service for a service-connected disability.

In all cases, the veteran must have received a discharge for conditions other than dishonorable.

## DEFINITION OF SPOUSE

The word "spouse" seems pretty obvious, but VA has some very precise definitions of the word. To be considered the spouse of a veteran, you must:

- have been married at least one year, unless a child was born to you during or before your marriage.
- have lived continuously with the veteran from the time of marriage until death. If there was a separation, it could not have been your fault.

Recent court and VA rulings concerning marriage say that if you were living as common-law husband and wife, even though the state you reside in did not recognize the marriage, it may still be considered valid by VA. In



all cases, remarriage, except when voided or annulled by a court, makes you ineligible for DIC benefits. Remarriage includes common-law marriages.

### DIC PAYMENTS

If you are the surviving spouse of an eligible veteran, your DIC payments are based on the rank the veteran held when he or she died or was discharged. The monthly payment amounts are:

E-1 .....	\$616	O-1 .....	\$780
E-2 .....	\$635	O-2 .....	\$805
E-3 .....	\$652	O-3 .....	\$862
E-4 .....	\$693	O-4 .....	\$912
E-5 .....	\$711	O-5 .....	\$1,005
E-6 .....	\$727	O-6 .....	\$1,134
E-7 .....	\$762	O-7 .....	\$1,225
E-8 .....	\$805	O-8 .....	\$1,343
E-9 .....	\$841	O-9 .....	\$1,440
E-9 special .....	\$907	O-10 .....	\$1,580
W-1 .....	\$780	O-10 special .....	\$1,693
W-2 .....	\$811		
W-3 .....	\$835		
W-4 .....	\$884		

These monthly amounts are increased by \$71 for each of the veteran's dependent children under the age of 18.

If you are a patient in a nursing home, or are blind, or you are the surviving spouse of an eligible veteran who is in need of aid and attendance, you are entitled to an additional \$185 per month.

If you are housebound, you are entitled to an additional \$90 per month.

While the surviving spouse of an eligible veteran does not have to meet income guidelines, the DIC-eligible married parents of a veteran may not earn more than \$10,909 per year to receive DIC.

A single parent may not earn more than \$8,113 per year. Housebound eligible parents and parents requiring aid and attendance are entitled to additional monthly payments.

### DEATH PENSION

In some cases, the surviving spouse and dependent children of a non-service-connected veteran who dies may be entitled to a death pension (see Definition of a Spouse above). Pension eligibility is based on your income as a surviving spouse.

You are eligible to receive pension benefits if you meet the regular eligibility requirements and annually earn less than:

- \$4,957, if you are single;

- \$6,494, if you have one dependent child;

- \$7,929, if you require regular aid and attendance;

- \$9,462, if you require regular aid and attendance; with one dependent child;

- \$6,061, if you are permanently housebound;

- \$7,594, if you are permanently housebound with one dependent child.

For each additional dependent child, you are allowed an additional \$1,258 in income.

**E** DUCATION  
benefits for  
surviving  
spouses and  
children are  
offered by VA  
and states.

### EDUCATION BENEFITS

VA offers the following benefits.

In many cases, your state government also may have education benefits available if you are the surviving spouse or child of a veteran.

Educational assistance is available to a veteran's spouse or dependent children if the veteran:

- died or is permanently and totally service-connected disabled; or
- died from any cause while rated as totally and permanently service-connected disabled; or
- is listed as missing in action or a prisoner of war; or
- is currently being detained or held hostage by a foreign government or power while in the line of duty.

If you are entitled survivor and are a full-time student, you will receive \$404 per month for 45 months. If you are a part-time student, you will receive payments based on credit hours over a period equivalent to 45 full-time months.

You may pursue an associate, bachelor or graduate degree at the college level. This includes study abroad,

cooperative training and independent studies.

You may also use your entitlement for vocational, business or technical training as long as it leads to a certificate or diploma. This includes apprenticeships, on-the-job training and farm cooperative training.

If you are having trouble with a subject, and are at least a half-time student, tutorial assistance benefits are available.

This may include remedial, deficiency and refresher training.

If you did not receive a high school diploma, secondary school programs may be taken.

### HANDICAPPED CHILD

If you are DIC-eligible and have a child who is either physically or mentally handicapped and the handicap prevents normal educational pursuits, your child may receive special training.

The training may involve speech and voice correction, language retraining, lip reading, auditory training, training on the use of the Braille system and other skills a handicapped person might need.

Specialized vocational training is available for eligible handicapped spouses, or handicapped children over the age of 14, if their handicaps prevent them from pursuing a regular educational program.

Upon request, VA will provide counseling services, including vocational tests to help the spouses or children select an educational or vocational objective.

### ELIGIBILITY LIMITATIONS

As a veteran's surviving spouse, you have 10 years from the date VA determines your eligibility to use your educational benefits. This period may be extended if a physical or mental disability prevents you from taking advantage of your full benefits. The disability must occur within the 10-year eligibility period.

Your eligible children must be between the ages of 8 and 23 to receive benefits.

An extension of eligibility may be granted if the child enters active duty military service. In that case, the extension is equal to the amount of time spent on active duty.

No extension will be granted beyond the child's 31st birthday. □



# HOUSING AND HOME LOANS

*More than 13 million veterans have successfully used the VA home loan benefit, since 1944, to buy or refinance their homes. It's still a popular program.*

**S**INCE June 1944, the VA home loan guaranty program has helped finance more than 13.1 million homes for American veterans. Of all the benefits available to you, the home loan is one of the best known and most used.

## ELIGIBILITY

To be eligible you must have an honorable discharge and meet one of the following active duty service requirements:

- 90 days' continuous active duty, some of which falling within the eligibility dates, if you are a wartime veteran;
  - 181 days' continuous active duty if you are a peacetime veteran who served after Sept. 16, 1940, and were discharged before Sept. 7, 1980;
  - Two years' continuous active duty as an enlisted person who was separated after Sept. 7, 1980;
  - Two years' continuous active duty as an officer who was separated after Oct. 16, 1981;
- Wartime eligibility dates are:  
Sept. 16, 1940, to June 6, 1950.



JOHN E. SIMON

**BUILDING AMERICA**—Guaranteed by VA, but obtained through private lenders, VA home loans allow veterans to build new homes or buy existing homes.

June 27, 1950, to Jan. 1, 1955.

Aug. 5, 1964, to May 7, 1975.

Aug. 2, 1990, to close of hostilities.

You should note that while the Legion considers Grenada and Lebanon as wartime periods, VA does not.

Peacetime eligibility periods include:

July 26, 1947, to June 26, 1950.

Feb. 1, 1955, to Aug. 4, 1964.

May 8, 1975, to Sept. 7, 1980.

In some cases, part of these requirements may be waived by VA.

For instance, if you are released from active duty for the convenience of the government, you may request a waiver to receive your VA home loan benefits.

## ACTIVE DUTY

In all cases, active duty requirements may be waived if you were discharged due to a service-connected injury, or for a compensable service-connected disability, or you were discharged for the convenience of the government.

If you are currently on active duty,



you are eligible if you have served at least 181 continuous days' active duty.

### INELIGIBLE VETERANS

You are not eligible for VA home loan benefits:

- if you are a WWI veteran; or
- if you received a less-than-honorable discharge; or
- if you are a member of the National Guard or Reserves and you do not meet the active duty criteria.

### SPOUSE OF A POW/MIA

Also eligible for a VA home loan guaranty is the unremarried spouse of a serviceman or woman who was killed on active duty, or the unremarried spouse of a serviceman or woman who was officially listed as prisoner of war or missing in action for more than 90 days. This does not include the children of POWs or MIAs.

### ADVANTAGES

With a VA home loan guaranty you have the advantage of:

- no or reduced down payment;
- lower interest rates;
- longer repayment terms;
- limitations on closing costs;
- knowing the estimated appraised value of the property prior to purchase;
- preparing without penalty;
- a more lenient system if you experience temporary financial difficulty.

If you are disabled, you may be eligible for grants for home modifications. VA makes direct loans or grants to qualified disabled veterans to modify their home to conform to handicap requirements or needs.

For more information, contact your American Legion Service Officer or your nearest VA regional office.

### HOW IT WORKS

Home loans are obtained from private lenders such as savings and loans, banks, and mortgage lending companies. VA does not normally make home loans, except for resale of repossessed VA homes and grants for disabled veterans.

VA guarantees the private lender 25 percent of the loan, with a maximum of \$46,000, and a minimum of \$22,500.

For example, if your home loan is for \$144,000, VA will guarantee your lender \$36,000 (25 percent) in case of a default. For loans over \$144,000, the maximum amount guaranteed is

\$46,000. If your home loan is for \$90,000, VA will guarantee \$22,500 (25 percent).

For all loans under \$90,000, the guaranty is still \$22,500.

To get a VA home loan, you must have a certificate of eligibility (Form 26-1880). You can get the certificate from your local VA office by showing your military discharge certificate or a DD-214 statement of discharge. You may also receive assistance in getting

**E**VEN if you used your full VA loan entitlement years ago, you may be eligible to use it again.

the certificate of eligibility by contacting an American Legion Service Officer.

When you find a house you would like to buy, you will need to fill out a loan application with a bank or mortgage company. To get a VA loan, present your VA certificate of eligibility to the lender.

### HOMES

Normally, no down payment is required to buy a regular house or home. However, if you need a loan for more than VA's willing to guarantee, a down payment may be necessary. VA does not guarantee adjustable rate mortgages (ARMs).

### MOBILE HOMES

Manufactured homes (mobile homes) require a minimum 5 percent down payment. However, if the home is on a permanent foundation, it may be considered a permanent dwelling with the same loan advantages as a regular house.

### WHAT YOU CAN BUY

Veterans may use their VA home loan benefits to:

- buy or build a home;
- buy a residential unit in a condominium;
- repair, alter or improve a home;
- refinance an existing home loan;
- buy a new or used manufactured home and/or lot;
- buy or improve a lot for a financed manufactured home which you own and occupy;
- improve a home to make it energy efficient;
- refinance a home to lower the interest rate;
- refinance a manufactured home to buy a lot.

### TERMS

Maximum VA home loan terms are 30 years and 32 days for homes and condominiums, 15 years for single-wide mobile homes and 20 years for double-wide mobile homes.

### REUSING BENEFITS

The original entitlement in 1944 was \$2,000. Today, the maximum is \$46,000. Eligible veterans are entitled to the current limit, even if you used your full entitlement years ago. To find out how much you have available, just subtract what you already have used from the current amount. Or, if you are uncertain, ask your American Legion Service Officer or your nearest VA office to help you.

However, a bill has been proposed in Congress to change the current rules regarding reusing your VA home loan entitlements. If the bill is approved, you will be required to make a 10 percent down payment when you use your VA home loan again.

Important note: You must obtain a release of liability from VA when you sell your VA-guaranteed home. Without it, you may be held liable for the debt if the buyer or even a subsequent buyer defaults on the loan.

### VA-OWNED PROPERTY

VA frequently repossesses homes and other properties whose owners have defaulted and sells them to the public. In these cases, veterans are given preference among potential buyers. To look at or buy these homes from VA, you must work through a real estate agent, not directly with VA. These properties are sold "as is," without any VA warrantee.

These properties usually require a small down payment. ☐



# DEPARTMENT SERVICE OFFICERS

**A**DDRESS all correspondence to Department Service Officer (DSO). Asterisk(\*) indicates more than one statewide office. Double asterisk (\*\*) indicates use the address exactly as shown; do not include titles or The American Legion.

This list includes the addresses and phone numbers for both DSOs and for the 15 Vietnam Veteran Family Assistance Coordinators. Their services are free to all veterans, whether or not they are Legion members.

\*\*\*\*\*

## **ALABAMA**

The American Legion  
Department of Veterans Affairs  
P.O. Box 1509  
Montgomery, AL 36102-1509  
Ph: (205) 242-5077

## **ALASKA**

The American Legion  
235 East 8th Ave.  
Anchorage, AK 99501  
Ph: (907) 276-8211

## **ARIZONA**

The American Legion  
c/o VA  
3225 N. Central Ave., Ste. 421  
Phoenix, AZ 85012-2407  
Ph: (602) 277-8052

## **ARKANSAS**

Arkansas Department of  
Veterans Affairs c/o VARO  
Box 1280  
N. Little Rock, AR 72115  
Ph: (501) 370-3820

## **CALIFORNIA\***

The American Legion  
Federal Building  
11000 Wilshire Blvd., Ste. 5201  
Los Angeles, CA 90024  
Ph: (310) 473-6534

## **CANADA**

The American Legion  
520 St. Pierre St.  
Farnham, Quebec J2N 2C6  
Ph: (514) 293-4630

## **COLORADO**

The American Legion  
c/o VARO  
Box 25126  
44 Union Blvd.  
Denver, CO 80225  
Ph: (303) 980-2810

## **CONNECTICUT**

The American Legion  
Federal Building  
450 Main St.  
Hartford, CT 06103  
Ph: (203) 240-3350

## **DELAWARE**

The American Legion  
1601 Kirkwood Highway  
Elsmere  
Wilmington, DE 19805  
Ph: (302) 998-9448

## **DISTRICT OF COLUMBIA**

The American Legion  
c/o VARO  
941 N. Capitol St. NE  
Washington, D.C. 20421  
Ph: (202) 737-5050

## **FLORIDA**

The American Legion  
P.O. 1437  
St. Petersburg, FL 33731  
Ph: (813) 898-4443

VVFAP State Coordinator  
Vietnam Veterans Family  
Assistance Program  
The American Legion  
P.O. Box 547936  
Orlando, FL 32854-7936  
Ph: 1-800-393-1136

## **FRANCE\*\***

Maurice T. Roberts  
Schulstr. 11  
6470 Beudingen 2  
West Germany

## **GEORGIA**

The American Legion  
c/o VARO, Room 215  
730 Peachtree St. NE  
Atlanta, GA 30365  
Ph: (404) 347-3484

## **HAWAII**

The American Legion  
c/o VARO  
P.O. Box 50188  
Honolulu, HI 96850  
Ph: (808) 541-3409

## **IDAHO**

The American Legion  
c/o VARO  
Federal Building and U.S.  
Courthouse  
550 West Fort St.  
Box 044, Room 774  
Boise, ID 83724  
Ph: (208) 334-1245

## **ILLINOIS**

The American Legion  
c/o VARO  
Federal Building  
536 S. Clark St.  
Chicago, IL 60605  
Ph: (312) 353-2615

VVFAP State Coordinator  
Vietnam Veterans Family  
Assistance Program  
The American Legion  
P.O. Box 2910  
Bloomington, IL 61702  
Ph: (309) 663-0361

## **INDIANA\*\***

Director of Rehabilitation  
The American Legion  
c/o VARO  
575 N. Pennsylvania St.  
Indianapolis, IN 46204  
Ph: (317) 226-7918

VVFAP State Coordinator  
Vietnam Veterans Family  
Assistance Program  
The American Legion  
777 N. Meridian Street  
Indianapolis, IN 46204  
Ph: 1-800-743-2468

## **IOWA**

The American Legion  
1033 A Federal Building  
210 Walnut St.  
Des Moines, IA 50309  
Ph: (515) 284-4539

## **ITALY**

Director of Rehabilitation  
Via Fara Sabina 2  
Scala B, int. 9  
00199 Rome, Italy

## **KANSAS\*\***

State Service Director  
The American Legion  
901 George Washington Blvd.  
Wichita, KS 67211  
Ph: (316) 267-1977

VVFAP State Coordinator  
Vietnam Veterans Family  
Assistance Program  
The American Legion c/o VARO  
901 George Washington Blvd.  
Wichita, KS 67211  
Ph: 1-800-462-8268

## **KENTUCKY**

The American Legion  
P.O. Box 3661  
Louisville, KY 40201-3661  
Ph: (502) 582-5852

VVFAP State Coordinator  
Vietnam Veterans Family  
Assistance Program  
The American Legion  
Room 136J  
600 Martin Luther King Jr. Place  
Louisville, KY 40202  
1-800-735-0457

## **LOUISIANA**

The American Legion  
Department Service Officer  
235 Jules St.  
Jefferson, LA 70121  
Ph: (504) 833-5409

## **MAINE**

The American Legion  
c/o VAMROC  
P.O. Box 3411  
Togus, ME 04330  
Ph: (207) 623-5726

## **MARYLAND**

The American Legion  
The War Memorial  
101 N. Gay St.  
Baltimore, MD 21202  
Ph: (301) 962-4700

## **MASSACHUSETTS**

The American Legion  
John F. Kennedy Building  
Government Center  
Room E-313  
Boston, MA 02203  
Ph: (617) 565-2591

## **MEXICO\*\***

Paul M. Badgley  
P.O. Box 3087  
AMBMC Mexico  
Laredo, TX 78044  
Ph: 011-525-546-0054

## **MICHIGAN**

Director of Rehabilitation  
The American Legion  
c/o VARO  
Patrick M. McNamara Building  
Room 1210  
477 Michigan Ave. at Cass  
Detroit, MI 48226  
Ph: (313) 964-6640

VVFAP State Coordinator  
Vietnam Veterans Family  
Assistance Program  
The American Legion  
Patrick V. McNamara Bldg.,  
Rm. 1210  
477 Michigan Ave at Cass  
Detroit, MI 48226  
Ph: 1-800-743-6640



**MINNESOTA**

Director of Rehabilitation  
The American Legion  
Room 182-A  
Fort Snelling Federal Building  
St. Paul, MN 55111  
Ph: (612) 726-9313

VVFAP State Coordinator  
Vietnam Veterans Family  
Assistance Program  
St. Paul Veterans Center  
2480 University Ave.  
St. Paul, MN 55114  
Ph: 1-800-322-0838

**MISSISSIPPI**

American Legion Claims Office  
McCoy Federal Building  
Room 223  
100 W. Capitol St.  
Jackson, MS 39269  
Ph: (601) 965-4820

**MISSOURI**

The American Legion c/o VARO  
Room 4027  
1520 Market St.  
St. Louis, MO 63103  
Ph: (314) 539-3181

VVFAP State Coordinator  
Vietnam Veterans Family  
Assistance Program  
The American Legion  
c/o VARO Rm. 4027  
1520 Market St.  
St. Louis, MO 63103  
Ph: 1-800-743-1759

**MONTANA**

The American Legion  
2207 Ottawa  
Butte, MT 59701  
Ph: (406) 723-4097

**NEBRASKA**

The American Legion c/o VA  
5631 S. 48th St.  
Lincoln, NE 68516  
Ph: (402) 437-5021

**NEVADA\***

The American Legion  
Commissioner for Veterans  
Affairs  
1201 Terminal Way  
Reno, NV 89520  
Ph: (702) 688-1155

**NEW HAMPSHIRE**

The American Legion  
c/o VARO  
Norris Cotton Federal Building  
275 Chestnut St.  
Manchester, NH 03101  
Ph: (603) 666-7658

**NEW JERSEY**

The American Legion  
c/o VARO  
20 Washington Place  
Newark, NJ 07102  
Ph: (201) 623-6298

**NEW MEXICO**

The American Legion  
c/o VARO  
500 Gold St. SW  
Albuquerque, NM 87102  
Ph: (505) 766-3473

VVFAP State Coordinator  
Vietnam Veterans Family  
Assistance Program  
The American Legion  
1215 Mountain Rd. NE  
Albuquerque, NM 87102  
Ph: 1-800-231-2606

**NEW YORK\***

The American Legion  
Federal Building  
111 W. Huron St.  
Buffalo, NY 14202  
Ph: (716) 846-5101

VVFAP State Coordinator  
Vietnam Veterans Family  
Assistance Program  
The American Legion c/o VARO  
252 Seventh Ave., 12th Floor  
New York, NY 10001  
Ph: 1-800-882-1778

**NORTH CAROLINA\***

The American Legion  
c/o VA, Room 424  
251 N. Main St.  
Winston-Salem, NC 27102  
Ph: (919) 631-5471

VVFAP State Coordinator  
Vietnam Veterans Family  
Assistance Program  
The American Legion  
c/o VA. Rm. 424  
251 N. Main St.  
Winston-Salem, NC 27102  
Ph: (919) 631-5471

**NORTH DAKOTA**

The American Legion  
Box 2666  
Fargo, ND 58108  
Ph: (701) 293-3120

**OHIO\***

The American Legion  
c/o VAMC  
3200 Vine St.  
Cincinnati, OH 45220  
Ph: (513) 559-5030

**OKLAHOMA**

The American Legion  
Federal Building  
125 S. Main  
Muskogee, OK 74401  
Ph: (918) 687-2426

VVFAP State Coordinator  
Vietnam Veterans Family  
Assistance Program  
The American Legion  
125 South Main  
Muskogee, OK 74401  
Ph: 1-800-927-2426

**OREGON**

The American Legion  
1220 SW 3rd Ave.  
Room 1461  
Portland, OR 97204  
Ph: (503) 326-2616

VVFAP State Coordinator  
Vietnam Veterans Family  
Assistance Program  
The American Legion  
7420 SW Hunziker Rd.  
Suite D  
Tigard, OR 97223  
Ph: 1-800-736-2618

**PANAMA**

The American Legion  
P.O. Box 1419  
Heredia 3000  
San Jose, Costa Rica  
Central America

**PENNSYLVANIA\***

The American Legion  
P.O. Box 2324  
Harrisburg, PA 17105-2324  
Ph: (717) 763-7801

VVFAP State Coordinator  
Vietnam Veterans Family  
Assistance Program  
The American Legion  
P.O. Box 2324  
Harrisburg, PA 17105-2324  
Ph: 1-800-526-0401

**PHILIPPINE ISLANDS**

The American Legion  
U.S. Embassy Office Bldg.  
1131 Roxas Blvd.  
Manila, PI 2801  
Ph: 521-7116 ext. 2546

**PUERTO RICO**

The American Legion  
8 St. #82-C  
Saint Just, PR 00760

**RHODE ISLAND**

The American Legion c/o VARO  
380 Westminster Mall  
Providence, RI 02903  
Ph: (401) 528-4409

**SOUTH CAROLINA**

State Service Officer  
227 Brown Bldg.  
1205 Pendleton St.  
Columbia, SC 29201  
Ph: (803) 734-0200

**SOUTH DAKOTA**

State Service Officer  
SD Div. of Veterans Affairs  
c/o VARO, P.O. Box 5046  
Sioux Falls, SD 57117-5046  
Ph: (605) 336-3230 ext. 6100

VVFAP State Coordinator  
Vietnam Veterans Family  
Assistance Program  
South Dakota Division of  
Veterans Affairs, c/o VARO  
P.O. Box 5046

2501 W. 22nd St.  
Sioux Falls, SD 57117-5046  
Ph: 1-800-428-6125

**TENNESSEE**

The American Legion  
1134 Blaylock Rd.  
Dickson, TN 37055  
Ph: (615) 446-2425

**TEXAS\***

Executive Director  
Veterans Affairs Commission  
P.O. Box 12277  
Capitol Station  
Austin, TX 78711  
Ph: (512) 463-5538

**UTAH**

The American Legion  
c/o VARO  
125 S. State St.  
P.O. Box 11500  
Salt Lake City, UT 84147  
Ph: (801) 524-5943

**VERMONT**

The American Legion  
VA Center  
White River Jct., VT 05001  
Ph: (802) 296-5166

**VIRGINIA**

The American Legion  
15 Sandra Dr.  
Newport News, VA 23602  
Ph: (804) 722-3986

**WASHINGTON**

The American Legion  
New Federal Bldg., Room 1050  
915 2nd Ave.  
Seattle, WA 98174  
Ph: (206) 553-7043

**WEST VIRGINIA**

Acting Director, WV Dept.  
of Veterans Affairs  
1321 Plaza East, Suite 101  
Charleston, WV 25301-1400  
Ph: (304) 348-3661

**WISCONSIN**

The American Legion  
State Service Office  
Zablocki VA Center  
Regional Office  
Milwaukee, WI 53295  
Ph: (414) 382-5245

**WYOMING**

The American Legion  
c/o VARO  
2360 E. Pershing Blvd.  
Cheyenne, WY 82001  
Ph: (307) 778-7342





# GULF WAR VETERANS: DOCUMENT AILMENTS NOW

**D**ESERT Storm veterans with medical problems should report them to the Department of Veterans Affairs (VA) immediately by filling out the form on the following pages.

This will ensure that they have established a medical history with VA for possible, future benefits.

By doing this, Desert Storm veterans may avoid what happened to thousands of Vietnam and WWII veterans. They had war-related health problems years after combat but waited too long to document their illnesses with VA.

The American Legion is urging Gulf War GIs with health problems, no matter how minor, to immediately complete VA Form 21-526, Veteran's Application for Compensation or Pension. If they do it now, it will avoid future difficulty in obtaining benefits.

Numerous ailments are being reported by Operation Desert Storm troops nationwide. Gulf veterans have told of prolonged diarrhea, headaches and depression after their return to the United States. The American Red Cross also is not accepting blood donations from Desert Storm veterans because they may have leishmaniasis.

A Legion Service Officer will help you file your claim. Legion assistance is available to all wartime veterans, not just Legionnaires.

You can get Legion help by:

- Calling the Family Support Network toll free at (800) 433-3318. The phone number links veterans or their families with nearby Legion Posts.

- Contacting the American Legion Department Service Officer (DSO) in your state. The DSO is an expert in filing medical claims and securing VA treatment for veterans. A list of DSO addresses and telephone numbers are on pages VH-16 and VH-17.

The Legion has learned that exit

*If you have illnesses possibly related to your Gulf War service, the Legion will help you fill out VA's paperwork.*

.....

physicals for Gulf War veterans were often little more than a paperwork formality. Some Desert Storm veterans were even allowed to waive their exit physicals so they could return home faster. But according to Legion spokesperson, the absence of such physicals may be a matter of life and death.

In the March 1991, *New England Journal of Medicine*, doctors at Walter Reed Army Medical Center in Washington, D.C., warned that some of the diseases related to Middle East service may be fatal if untreated.

Any persistent flu-like symptoms, such as coughing, fever, headaches and joint and muscle aches or persistent diarrhea is reason to get an examination. Those still on active duty should report to sick call. National Guard or Reservists should file VA form 21-526 and report either to their unit medic, a VA medical facility or the nearest Department of Defense medical facility.

*The Journal* said the following ailments could have been contracted by Desert Storm troops and may be rapidly fatal, if left untreated:

- **Congo-Crimean hemorrhagic fever.** Symptoms: nausea, vomiting, headache, high fever and chills.

- **Enteric Fever.** Symptoms: red rashes, high fever, bronchitis and intestinal hemorrhaging.

- **Malaria.** Symptoms: derangements of the digestive system and nervous systems, including chills, fever, sweats, in the order mentioned. Symptoms may appear months or years after exposure.

- **Meningococcal disease,** or the swelling of the brain and spinal cord. Symptoms: rash, irregular fever, loss of appetite, intense headache, constipation, intolerance to light and sound, contracted pupils, delirium, convulsions and coma.

- **Rabies.** Symptoms: general malaise, depression or intense excitement or aggressiveness, respirator problems, swelling of lymphatics near wound, muscle spasms, fever, vomiting and unusual saliva.

- **Typhus.** Symptoms: great prostration, severe headache, generalized maculopapular rash, sustained high fever and usually progressive neurologic involvement.

*The Journal* also said the following ailments are not likely to be fatal, if treated in the first few days:

- **Sandfly fever.** Symptoms: depression, fatigue, and weakness that can last months. Symptoms may appear months or years after exposure.

- **Q fever.** Symptoms: headache, fever, malaise and anorexia. Symptoms may appear months or years after exposure.

- **Tuberculosis.** Symptoms: coughing up blood and chest pain. Symptoms may appear months or years after exposure.

- **Viral hepatitis,** or impaired liver function. Symptoms: jaundice, fever and other systemic disorders. Symptoms may appear months or years after exposure.

Symptoms of the following ailments also may appear months or years after exposure:

- **Dysentery.** Symptoms: abdominal pain, tenesmus and diarrhea with passage of mucus or blood.

- **Giardiasis,** or diarrhea caused by intestinal parasites often found in water. Symptoms: cramps, nausea, weakness, weight loss, abdominal distention, greasy stools, belching and vomiting.

- **Leishmaniasis.** Symptoms: skin lesions, fever, weight loss, anemia, bleeding tendencies and jaundice.

- **Schistosomiasis,** an infection caused by parasitic water worms, which exit the body through urine or feces. □

By T. Douglas Donaldson



# VA Claims Form

OMB Approved No. 2900-0001  
Respondent Burden: 1-1/3 hours



Department of Veterans Affairs

## VETERAN'S APPLICATION FOR COMPENSATION OR PENSION

**IMPORTANT: Read attached General and Specific Instructions before completing this form. Type, print, or write plainly.**

DO NOT WRITE IN THIS SPACE  
VA DATE STAMP

1A. FIRST, MIDDLE, LAST NAME OF VETERAN		1B. TELEPHONE NO. (Include Area Code)	
2. MAILING ADDRESS OF VETERAN (Number and street or rural route, city or P.O., State and ZIP Code)		3A. VETERAN'S SOCIAL SECURITY NO.	
		3B. SPOUSE'S SOCIAL SECURITY NO.	
4. DATE OF BIRTH	5. PLACE OF BIRTH	6. SEX	7. RAILROAD RETIREMENT NO.
8. HAVE YOU EVER FILED A CLAIM FOR COMPENSATION FROM THE OFFICE OF WORKERS' COMPENSATION PROGRAMS? (Formerly the U.S. Bureau of Employees Compensation)			9A. VA FILE NUMBER
<input type="checkbox"/> YES <input type="checkbox"/> NO			C-
9B. HAVE YOU PREVIOUSLY FILED A CLAIM FOR ANY BENEFIT WITH VA?			9C. VA OFFICE HAVING YOUR RECORDS (If known)
<input type="checkbox"/> NONE <input type="checkbox"/> HOSPITALIZATION OR MEDICAL CARE <input type="checkbox"/> WAIVER OF NSLI PREMIUMS <input type="checkbox"/> DISABILITY COMPENSATION OR PENSION <input type="checkbox"/> VOCATIONAL REHABILITATION (Chapter 31) <input type="checkbox"/> VETERANS EDUCATIONAL ASSISTANCE (Chapter 33 or 34) <input type="checkbox"/> DEPENDENTS EDUCATIONAL ASSIST. (Chapter 35) <input type="checkbox"/> DENTAL OR OUTPATIENT TREATMENT <input type="checkbox"/> OTHER (Specify)			

### SERVICE INFORMATION

NOTE: Enter complete information for each period of active duty including Reservist or National Guard Status. Attach Form DD 214 or other separation papers for all periods of active duty to expedite processing of your claim. If you do NOT have your DD 214 or other separation papers check (✓) here ☐

10A. ENTERED ACTIVE SERVICE		10B. SERVICE NO.	10C. SEPARATED FROM ACTIVE SERVICE		10D. GRADE, RANK OR RATING, ORGANIZATION OR BRANCH OF SERVICE
DATE	PLACE		DATE	PLACE	
10E. HAVE YOU EVER BEEN A PRISONER OF WAR?		10F. NAME OF COUNTRY		10G. DATES OF CONFINEMENT	
<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Items 10F and 10G)					
11. IF YOU SERVED UNDER ANOTHER NAME, GIVE NAME AND PERIOD DURING WHICH YOU SERVED AND SERVICE NO.		12. IF RESERVIST OR NATIONAL GUARDSMAN, GIVE BRANCH OF SERVICE AND PERIOD OF ACTIVE OR INACTIVE TRAINING DUTY DURING WHICH DISABILITY OCCURRED			
13A. IF YOU ARE NOW A MEMBER OF THE RESERVE FORCES OR NATIONAL GUARD GIVE THE BRANCH OF SERVICE		13B. RESERVE STATUS		13C. RESERVE OR NATIONAL GUARD UNIT ADDRESS	
		<input type="checkbox"/> ACTIVE <input type="checkbox"/> RESERVE OBLIGATION <input type="checkbox"/> INACTIVE			
14A. ARE YOU NOW RECEIVING OR WILL YOU RECEIVE RETIREMENT OR RETAINER PAY FROM THE ARMED FORCES?		14B. BRANCH OF SERVICE		14C. MONTHLY AMOUNT	14D. RETIRED STATUS
<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Item 14B, 14C, and 14D)				\$	<input type="checkbox"/> PERMANENT <input type="checkbox"/> TEMPORARY DISABILITY RETIRED LIST
15A. HAVE YOU EVER APPLIED FOR OR RECEIVED DISABILITY SEVERANCE PAY FROM THE ARMED FORCES?		15B. AMOUNT		16A. HAVE YOU RECEIVED LUMP SUM READJUSTMENT OR SEPARATION PAY FROM THE ARMED FORCES?	
<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Item 15B)		\$		<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Item 16B)	
				\$	

### MARITAL AND DEPENDENCY INFORMATION

17A. MARITAL STATUS			17B. SPOUSE'S BIRTHDATE
<input type="checkbox"/> MARRIED <input type="checkbox"/> WIDOWED <input type="checkbox"/> DIVORCED <input type="checkbox"/> NEVER MARRIED (If so, do not complete Items 17B through 21D)			
17C. NUMBER OF TIMES YOU HAVE BEEN MARRIED	17D. NUMBER OF TIMES YOUR PRESENT SPOUSE HAS BEEN MARRIED	17E. IS YOUR SPOUSE ALSO A VETERAN?	17F. SPOUSE'S VA FILE NO.
		<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Item 17F, if known)	C-
18A. DO YOU LIVE TOGETHER?		18B. REASON FOR SEPARATION	18C. PRESENT ADDRESS OF SPOUSE
<input type="checkbox"/> YES <input type="checkbox"/> NO (If "No," complete Items 18B through 18D)			
18D. AMOUNT YOU CONTRIBUTE TO YOUR SPOUSE'S SUPPORT MONTHLY			
\$			
19. CHECK (✓) WHETHER YOUR CURRENT MARRIAGE WAS PERFORMED BY:			
<input type="checkbox"/> CLERGYMAN OR AUTHORIZED PUBLIC OFFICIAL <input type="checkbox"/> OTHER (Explain)			



# VA Claims Form

**NOTE:** Furnish the following information about each of your marriages. A certified copy of the public or church record of your CURRENT marriage is required.

20A. DATE AND PLACE OF MARRIAGE	20B. TO WHOM MARRIED	20C. TERMINATED (Death, Divorce)	20D. DATE AND PLACE TERMINATED

**FURNISH THE FOLLOWING INFORMATION ABOUT EACH PREVIOUS MARRIAGE OF YOUR PRESENT SPOUSE**

21A. DATE AND PLACE OF MARRIAGE	21B. TO WHOM MARRIED	21C. TERMINATED (Death, Divorce)	21D. DATE AND PLACE TERMINATED

**IDENTIFICATION OF CHILDREN AND INFORMATION RELATIVE TO CUSTODY**

**NOTE:** Furnish the following information for each of your unmarried children. A certified copy of the public or church record of birth or court record of adoption is required.

22A. NAME OF CHILD (First, middle initial, last)	22B. DATE OF BIRTH (Month, day, year)	22C. SOCIAL SECURITY NUMBER OF CHILD	22D. CHECK EACH APPLICABLE CATEGORY				
			MARRIED PREVIOUSLY	STEPCHILD OR ADOPTED	ILLEGITIMATE	OVER 18 ATTENDING SCHOOL	SERIOUSLY DISABLED

22E. NAME(S) OF ANY CHILD(REN) NOT IN YOUR CUSTODY	22F. NAME AND ADDRESS OF PERSON HAVING CUSTODY	22G. MONTHLY AMOUNT YOU CONTRIBUTE TO CHILD'S SUPPORT  \$
--	--	---

23A. IS YOUR FATHER DEPENDENT UPON YOU FOR SUPPORT?  <input type="checkbox"/> YES <input type="checkbox"/> NO <i>(If "Yes," complete Item 23B)</i>	23B. NAME AND ADDRESS OF DEPENDENT FATHER	23C. IS YOUR MOTHER DEPENDENT UPON YOU FOR SUPPORT?  <input type="checkbox"/> YES <input type="checkbox"/> NO <i>(If "Yes," complete Item 23D)</i>
---	---	---

23D. NAME AND ADDRESS OF DEPENDENT MOTHER	23E. NAME AND ADDRESS OF NEAREST RELATIVE	23F. RELATIONSHIP OF NEAREST RELATIVE
---	---	---------------------------------------

**NATURE AND HISTORY OF DISABILITIES**

24. NATURE OF SICKNESS, DISEASE OR INJURIES FOR WHICH THIS CLAIM IS MADE AND DATE EACH BEGAN
--

25A. ARE YOU NOW OR HAVE YOU BEEN HOSPITALIZED OR FURNISHED DOMICILIARY CARE WITHIN THE PAST 3 MONTHS?  <input type="checkbox"/> YES <input type="checkbox"/> NO <i>(If "Yes," complete Items 25B and 25C)</i>	25B. DATES OF HOSPITALIZATION OR DOMICILIARY CARE	25C. NAME AND ADDRESS OF INSTITUTION
---	---	--------------------------------------

**NOTE:** Items 26, 27, and 28 need NOT be completed unless you are now claiming compensation for a disability incurred in service.

**IF YOU RECEIVED ANY TREATMENT WHILE IN SERVICE, COMPLETE THE FOLLOWING INFORMATION**

26A. NATURE OF SICKNESS, DISEASE, OR INJURY	26B. DATES OF TREATMENT	26C. NAME, NUMBER OR LOCATION OF HOSPITAL, FIRST-AID STATION, DRESSING STATION, OR INFIRMARY	26D. ORGANIZATION AT TIME SICKNESS, DISEASE, OR INJURY WAS INCURRED



# VA Claims Form

**27. LIST CIVILIAN PHYSICIANS AND HOSPITALS WHERE YOU WERE TREATED FOR ANY SICKNESS, INJURY, OR DISEASE SHOWN IN ITEM 26, BEFORE, DURING, OR SINCE YOUR SERVICE, AND ANY MILITARY HOSPITALS SINCE YOUR LAST DISCHARGE.**

A. NAME	B. PRESENT ADDRESS	C. DISABILITY	D. DATE

**28. LIST PERSONS OTHER THAN PHYSICIANS WHO KNOW ANY FACTS ABOUT SICKNESS, DISEASE, OR INJURY SHOWN IN ITEM 26A, WHICH YOU HAD BEFORE, DURING, OR SINCE YOUR SERVICE.**

A. NAME	B. PRESENT ADDRESS	C. DISABILITY	D. DATE

**IF YOU CLAIM TO BE TOTALLY DISABLED (Complete Items 29A through 32E)**

29A. ARE YOU NOW EMPLOYED?  <input type="checkbox"/> YES <input type="checkbox"/> NO	29B. IF YOU WERE SELF-EMPLOYED BEFORE BECOMING TOTALLY DISABLED, WHAT PART OF THE WORK DID YOU DO?
29C. DATE YOU LAST WORKED	29D. IF YOU ARE STILL SELF-EMPLOYED WHAT PART OF THE WORK DO YOU DO NOW?

30A. EDUCATION (Circle highest year completed) 1 2 3 4 5 6 7 8      1 2 3 4      1 2 3 4 (GRADE SCHOOL)      (HIGH SCHOOL)      (COLLEGE)	30B. NATURE OF AND TIME SPENT IN OTHER EDUCATION AND TRAINING
---	---

**LIST ALL YOUR EMPLOYMENT, INCLUDING SELF-EMPLOYMENT, FOR ONE YEAR BEFORE YOU BECAME TOTALLY DISABLED**

31A. NAME AND ADDRESS OF EMPLOYER	31B. KIND OF WORK	31C. MONTHS WORKED	31D. TIME LOST FROM ILLNESS	31E. TOTAL EARNINGS

**LIST ALL YOUR EMPLOYMENT, INCLUDING SELF-EMPLOYMENT, SINCE YOU BECAME TOTALLY DISABLED**

32A. NAME AND ADDRESS OF EMPLOYER	32B. KIND OF WORK	32C. MONTHS WORKED	32D. TIME LOST FROM ILLNESS	32E. TOTAL EARNINGS

**NET WORTH OF VETERANS AND DEPENDENTS (See attached Instructions for Items 33A through 33D inclusive)**

NOTE: Items 33A through 33D should be completed ONLY if you are applying for nonservice-connected pension.

ITEM NO.	SOURCE	AMOUNTS				
		VETERAN	SPOUSE	NAME OF CHILD(REN)		
33A	STOCKS, BONDS, BANK DEPOSITS	\$	\$	\$	\$	\$
33B	REAL ESTATE (Do not include residence)					
33C	OTHER PROPERTY					
33D	TOTAL NET WORTH	\$	\$	\$	\$	\$



# VA Claims Form

## INCOME RECEIVED AND EXPECTED FROM ALL SOURCES

NOTE: Items 34A through 39B should be completed ONLY if you are applying for nonservice-connected pension.

<b>34A. HAVE YOU OR YOUR SPOUSE APPLIED FOR OR ARE YOU RECEIVING OR ENTITLED TO RECEIVE ANY BENEFITS FROM THE SOCIAL SECURITY ADMINISTRATION (OTHER THAN SSI) OR RAILROAD RETIREMENT BOARD?</b>  (If "Yes," complete Items 34B thru 34F, as applicable) <input type="checkbox"/> YES <input type="checkbox"/> NO	<b>34B. MONTHLY AMOUNT</b> <i>(Include Medicare Deduction)</i> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">VETERAN</td> <td style="width: 70%;">\$</td> </tr> <tr> <td>SPOUSE</td> <td>\$</td> </tr> </table>	VETERAN	\$	SPOUSE	\$	<b>34C. BEGINNING DATE</b>  _____	<b>34D. DATE YOU EXPECT BENEFITS TO BEGIN</b>  _____
VETERAN	\$						
SPOUSE	\$						
<b>34E. WILL YOU OR YOUR SPOUSE APPLY FOR EITHER BENEFIT DURING THE NEXT 12 MONTHS?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO		<b>34F. DATE OF INTENTION TO APPLY</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">VETERAN</td> <td style="width: 50%;">SPOUSE</td> </tr> <tr> <td>_____</td> <td>_____</td> </tr> </table>		VETERAN	SPOUSE	_____	_____
VETERAN	SPOUSE						
_____	_____						

**35A. HAVE YOU OR YOUR SPOUSE APPLIED FOR OR ARE YOU RECEIVING OR ENTITLED TO RECEIVE ANNUITY OR RETIREMENT BENEFITS OR ENDOWMENT INSURANCE FROM ANY OTHER SOURCE?**

☐ YES   ☐ NO   (If "Yes," complete Items 35B thru 35E, as applicable)

<b>35B. MONTHLY AMOUNT</b>	<b>35C. BEGINNING DATE</b>	<b>35D. DATE OF INTENTION TO APPLY</b>	<b>35E. SOURCE OF BENEFITS</b>
VETERAN \$	_____	_____	_____
SPOUSE \$	_____	_____	_____

### VETERAN'S AND DEPENDENTS' MONTHLY INCOME

NOTE: For each source report gross monthly amount, including deductions, for each family member.

ITEM NO.	SOURCE OF MONTHLY INCOME	AMOUNTS (If none, write "NONE" or "0")				
		VETERAN	SPOUSE	NAME OF CHILD/REN		
36A	SOCIAL SECURITY	\$	\$	\$	\$	\$
36B	U.S. CIVIL SERVICE					
36C	U.S. RAILROAD RETIREMENT					
36D	MILITARY RETIREMENT					
36E	BLACK LUNG BENEFIT					
36F	SUPPLEMENTAL SECURITY/PUBLIC ASSIST.					
36G	ALL OTHER MONTHLY INCOME (Specify Source)					

### VETERAN'S AND DEPENDENTS' OTHER INCOME (If none, write "NONE" or "0")

NOTE: Please provide the amount of annual income or one-time nonrecurring income (specify source) for the 12 month period preceding the date the claim is filed with the Department of Veterans Affairs.

37A	TOTAL WAGES	_____	_____	_____	_____
37B	TOTAL INTEREST AND DIVIDENDS	_____	_____	_____	_____
37C	ALL OTHER INCOME (Specify Source)	_____	_____	_____	_____

NOTE: Please provide the amount of expected annual income or one-time nonrecurring income (specify source) for the 12 month period following the date the claim is filed with the Department of Veterans Affairs.

38A	TOTAL WAGES	_____	_____	_____	_____
38B	TOTAL INTEREST AND DIVIDENDS	_____	_____	_____	_____
38C	ALL OTHER INCOME (Specify Source)	_____	_____	_____	_____

<b>39A. GROSS AMOUNT OF FINAL PAY RECEIVED</b>  _____	<b>40. REMARKS</b> (Identify your statements by their applicable item number. If additional space is required, attach separate sheet and identify your statements by their item numbers)
<b>39B. DATE FINAL PAY WAS RECEIVED</b>  _____	

NOTE: Filing of this application constitutes a waiver of military retired pay in the amount of any VA compensation to which you may be entitled. See instructions for Items 14A thru 14D inclusive, Retired Pay.

**CERTIFICATION AND AUTHORIZATION FOR RELEASE OF INFORMATION** - I CERTIFY THAT the foregoing statements are true and complete to the best of my knowledge and belief. I CONSENT THAT any physician, surgeon, dentist, or hospital that has treated or examined me for any purpose, or that I have consulted professionally, may furnish to the Department of Veterans Affairs any information about myself, and I waive any privilege which renders such information confidential.

<b>41. SIGNATURE OF CLAIMANT</b> SIGN HERE	<b>42. DATE SIGNED</b>  _____
---	-------------------------------------

### WITNESSES TO SIGNATURES OF CLAIMANT IF MADE BY "X" MARK

NOTE: A signature by mark must be witnessed by two persons to whom the person making the statement is personally known. The witnesses must sign their names in Items 43A and 44A and type or print their names and addresses in Items 43B and 44B.

<b>43A. SIGNATURE OF WITNESS</b>  _____	<b>44A. SIGNATURE OF WITNESS</b>  _____
<b>43B. NAME AND ADDRESS OF WITNESS (Type or print)</b>  _____	<b>44B. NAME AND ADDRESS OF WITNESS (Type or print)</b>  _____

**PENALTY:** The law provides severe penalties which include fine or imprisonment, or both, for the willful submission of any statement or evidence of a material fact, knowing it to be false, or for the fraudulent acceptance of any payment to which you are not entitled.



# VA Claims Form

*(Detach and retain Instructions for future reference)*

## INSTRUCTIONS FOR COMPLETING APPLICATION FOR COMPENSATION OR PENSION

**PRIVACY ACT INFORMATION:** No allowance of compensation or pension may be granted unless this form is completed fully as required by existing law (38 U.S.C. Chapters 11 and 15). The responses you submit are considered confidential (38 U.S.C. 3301). The information requested by this form is considered relevant and necessary to determine maximum benefits provided under law. The information submitted may be disclosed outside VA only if the disclosure is authorized under the Privacy Act, including the routine uses identified in the VA system of records, 58VA21/22, Compensation, Pension, Education, and Rehabilitation Records - VA, published in the Federal Register.

Disclosure of Social Security number(s) of those for whom compensation or pension benefits are claimed is mandatory as a condition for receipt of those benefits under the authority of Title 38, U.S.C. (38 CFR 1.575 and PL 101-508). Social Security numbers will be used in the administration of veterans' benefits, in the identification of veterans or persons claiming or receiving Department of Veterans Affairs benefits and their records and may be used to verify Social Security benefit entitlement (including amounts payable) with the Social Security Administration and, for other purposes where authorized by both Title 38, U.S.C. and the Privacy Act of 1974 (5 U.S.C. 552a) or, where required by another statute. Income information is subject to verification by means of Computer Matching Programs with other agencies.

**RESPONDENT BURDEN:** Public reporting burden for this collection of information is estimated to average 1-1/3 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to VA Clearance Officer (732), 810 Vermont Ave., NW, Washington, DC 20420; and to the Office of Management and Budget, Paperwork Reduction Project (2900-0001), Washington, DC 20503.

### GENERAL INSTRUCTIONS

**NOTE: PLEASE READ VERY CAREFULLY.**

If you need information about the meaning of any question, contact your nearest VA regional office. If additional space is needed for any item, use Item 40, "Remarks," page 4 or number a separate sheet of paper to correspond to the items you are answering and attach the sheet to the application.

**A. DISABILITY COMPENSATION** is paid for disability resulting from service in the armed forces. An additional amount of compensation may be payable for a spouse, child, and/or dependent parent when a veteran is entitled to compensation based on disability(ies) evaluated as 30 percent or more disabling. The additional benefit for a spouse is payable in a higher amount when he/she is a patient in a nursing home or is so disabled as to require the regular aid and attendance of another person.

**DISABILITY PENSION** is paid for permanent and total disability not resulting from service in the armed forces. Pension is paid only to veterans of wartime service, or, of service on or after June 27, 1950, and prior to February 1, 1955, or, during the period between August 5, 1964, and May 7, 1975.

Benefits may only be paid from the date of receipt of your application in VA unless you were incapacitated because of a disability which prevented you from filing a claim for a period of at least 30 days beginning with the date you became permanently and totally disabled. If you want this claim considered as a claim for retroactive payment, indicate so in Item 40, "Remarks," and identify the specific disability which prevented you from filing.

**B. REPRESENTATION.** You may be represented, without charge, by an accredited representative of a veterans organization or other service organization recognized by the Secretary of the Department of Veterans Affairs. You may also be represented by an agent or an attorney, for example, an attorney in private practice or a legal aid attorney. However, under 38 U.S.C. 3404(c), an agent or attorney is allowed to charge only for services performed after you receive a final decision by the Board of Veterans Appeals. If you desire representation, let us know and we will send you the necessary forms. If you have already designated a representative, no further action on your part is required.

**C. HEARINGS.** You have the right to a personal hearing at any stage of claims processing, either before or after a decision is made. All you need do is inform the nearest VA office and we will arrange a time and place for the hearing. You may bring witnesses and their testimony will be entered in the record. VA will furnish the hearing room, provide hearing officials, and prepare the transcript of the proceedings. VA cannot pay any of your expenses in connection with the hearing.

**D. EVIDENCE - GENERAL.** If you have not previously filed a claim, furnish the separation forms you received from the armed forces. A statement from your doctor

showing the extent of your disabilities should be furnished with your application. If you are a nursing home patient, you should furnish a statement signed by an official of the nursing home showing the date of your admission and patient status. Also, indicate in Item 40, "Remarks," that you are a nursing home patient and give the name and address of the nursing home.

**E. REPORTING NET WORTH FOR PENSION FOR DISABILITY NOT RESULTING FROM SERVICE.** Pension cannot be paid if net worth is sizeable. Net worth is the market value of all interest or rights in any kind of property except ordinary personal effects necessary for daily living such as automobile, clothing or furniture and the dwelling (single family unit) used as your principal residence. Therefore, all other assets must be reported so that we may determine whether net worth prevents you from receiving pension benefits.

**F. INCOME LIMITS AND RATES OF PENSION.** The rate of pension paid to a veteran depends upon the amount of family income and the number of dependents, according to a formula provided by law. Because benefit rates and income limits are frequently changed, it is not feasible to keep such information current in these instructions. Information regarding current income limitations and rates of benefits may be obtained by contacting your nearest VA office.

(1) A higher rate of pension is payable to a veteran who is a patient in a nursing home or otherwise determined to be in need of regular aid and attendance or who is permanently housebound due to disability.

(2) Pension rates are also increased for a veteran who served during the Mexican Border Period or World War I.

### IMPORTANT

THERE ARE CERTAIN TYPES OF INCOME WHICH MAY BE EXCLUDED IN DETERMINING THE INCOME COUNTABLE FOR VA PURPOSES. HOWEVER, YOU MUST REPORT THE SOURCES AND AMOUNTS OF ALL INCOME BEFORE DEDUCTIONS FOR YOURSELF, SPOUSE, AND DEPENDENT CHILDREN. WE WILL DETERMINE ANY AMOUNT WHICH DOES NOT COUNT. INCLUDE ALL SEVERANCE PAY OR OTHER ACCRUED PAYMENTS OF ANY KIND OR FROM ANY SOURCE. WHEN NO INCOME IS RECEIVED OR EXPECTED FROM A SPECIFIED SOURCE, WRITE "NONE" IN THE APPROPRIATE BLOCK (ITEMS 36A THROUGH 39A). IF INCOME FROM ANY SOURCE IS ANTICIPATED BUT THE AMOUNT IS NOT YET DETERMINED, WRITE "UNKNOWN" IN THE APPROPRIATE BLOCK. ATTACH SEPARATE SHEETS IF ADDITIONAL SPACE IS NEEDED.



## GENERAL INSTRUCTIONS (Continued)

**G. FAMILY MEDICAL EXPENSES** are amounts actually paid by you for which you are not reimbursed by insurance or otherwise. We can reduce your income for VA purposes (and increase your rate of pension) if your medical expenses qualify for exclusion under the formula provided by law. If you are awarded pension, an Eligibility Verification Report (EVR) will be mailed to you approximately a year after the effective date of your award. You should keep a record of all medical expenses you pay after you become entitled to pension and report them in the space provided on the EVR. Normally, an adjustment for medical expenses is made at the end of the income reporting year and results in a retroactive payment to you. However, if your income is static and you have a consistently high level of medical expenses (such as nursing home fees), make a statement to that effect in Item 40, "Remarks," and it may be possible to increase your rate without waiting until the end of the year.

**H. LAST ILLNESS AND BURIAL EXPENSES.** Your countable income may be reduced by the amount of expenses of the last illness and burial of a spouse or child paid by you. Use Item 40, "Remarks," to report such expenses.

**I. EDUCATIONAL OR VOCATIONAL REHABILITATION EXPENSES** are amounts paid for courses of education, including tuition, fees, and materials and may be deducted from the respective incomes of a veteran and the earned income of a child if the child is pursuing a course of postsecondary education or vocational rehabilitation or training. If you or your child(ren) paid these expenses, keep a record of the payments and report them in the space provided on your EVR form (see par. G above).

## SPECIFIC INSTRUCTIONS

**IMPORTANT:** These instructions are numbered to correspond with the items on the application. If additional space is required, attach a separate sheet and identify your statements by their item numbers.

**ITEMS 3A AND 3B** - The number entered in Item 3A, Veteran's Social Security Number, should be your own Social Security number. In Item 3B enter your spouse's Social Security number. These Social Security numbers are necessary for identification purposes.

**ITEMS 14A and 14D inclusive - Retired Pay** - A veteran may not receive full service retired pay and VA compensation at the same time. In the absence of a request to the contrary, filing of this application will constitute an election to receive VA compensation in lieu of the total amount of retired pay, or a waiver of that portion of retired pay equal in amount to the VA compensation. If you do NOT want to receive VA compensation in lieu of military retired pay, make a statement to that effect in Item 40, "Remarks." If you are found entitled to VA compensation, we will notify the retired pay division that you have waived your retired pay (unless you specifically negate the waiver of military retired pay by making a statement in Item 40). If you think that you have a service-connected disability, you should file for VA compensation (even if you don't plan to waive your retired pay) in order to establish your survivors' entitlement to VA benefits in the event you should die from a service-connected condition.

**ITEMS 15A and 15B - Disability Severance Pay** - The full amount of disability severance pay received for the disability or disabilities for which VA compensation is payable will be recouped from that benefit.

**ITEMS 16A and 16B - Lump Sum Readjustment Pay or Separation Pay** - Recoupment of 75 percent of readjustment pay you received will be made from any VA compensation payable. The full amount of separation pay will be recouped from the gross disability compensation payable for all disability(ies).

**ITEMS 17A to 21D inclusive - Marital Information** - Complete information concerning all marriages entered into by both you and your spouse and the termination of such marriages must be furnished. Specific details as to the date, place, and manner of dissolution of marriage must be included. If your spouse is also a veteran, include his/her VA file number (if known) in Item 17F.

**ITEMS 31C and 32C - Months Worked** - The time actually worked should be stated. For example: If you worked full time for 2, 4, 6, 8, or 10 months, you should so state. If you did not work full time each month you should state the months or parts of months you actually worked. For example: 2 months, 1 week, 2 days.

**ITEM 33A** - Include market value of stocks, checking accounts, bank deposits, savings accounts, and cash. If such assets are held jointly by you and your spouse, one-half of the total value of these holdings should be reported for each of you.

**ITEM 33B** - Do not include the value of the single dwelling unit or that portion of real property used solely as your principal residence. On all other real estate reduce the market value by amount of the indebtedness thereon.

**ITEM 33C** - Report the total market value of your rights and interest in all other property not included in Items 33A and 33B. Do not include value of ordinary personal effects necessary for your daily living such as an automobile, clothing, and furniture. Include gifts, bequests, and inheritances of all property other than cash.

**ITEM 33D** - Report the total of Items 33A through 33C. This should be your **NET WORTH**.

**ITEMS 34A to 35E** - If you or your spouse have applied for Social Security, unemployment or workmen's compensation, or any disability benefit, show the expected payment in the appropriate column. If the amount or date of payment is not yet determined, enter the word "unknown."

**ITEMS 36, 37, and 38 inclusive** - You should report under these items your expected total income for the periods covered. You must report total income of yourself and your dependents from all sources. When reporting income, report the total amount to which you are entitled before any deductions, not the amount you actually receive. Include as income all amounts received or expected as severance pay or accrued payments of any kind or from any source. If you and your spouse receive income from dividends, interest, rents, investments or operation of a business, profession or farm, which you own jointly, report one-half of the income as yours and one-half as your spouse's. Report Social Security benefits in Item 36A, and Supplemental Security Income (SSI) benefits in Item 36F. If you report income in foreign currency, we will convert it into dollars based on the average exchange rate for the preceding four quarters (as provided by the Department of the Treasury). We can exclude all or part of a dependent child's income if it is not reasonably available to you, or if it would cause hardship to consider this income in determining your rate of pension. If you feel that your child's income should be excluded, make a statement to that effect in Item 40, "Remarks."

**ITEMS 39A and 39B** - You should report under these items the total amount of your final pay at termination of employment, not the amount you actually received, and the date you received this pay.

**NOTE:** If you furnish a copy of your latest award letter from Social Security stating the type and gross amount of your benefit, it will help us in our initial determination of the amount of VA benefits to be paid.



## VETERANS' BENEFIT CHECKLIST

The following is a summary of the major benefits most Gulf veterans may use. For more information, contact an American Legion Post or Department Service Officer.

Benefits	Time Limit/Where to Apply
<b>Disability Compensation</b> for service-related disability. Must be documented. Payment may be made from date of separation. (Evidence of continuity of treatment or disability must be submitted to VA.)	No time limit for claim. But for payments to be made from date of separation, you must file within one year of separation. Contact at any VA regional office or American Legion Service Officer.
<b>One-time VA Outpatient Dental Treatment</b> for certain service-connected dental conditions or disabilities.	Application must be made within 90 days of separation. Apply at any VA regional office or medical facility.
<b>VA Medical Care</b> , including hospital care and outpatient care, is available for all service-connected conditions if necessary. Alcohol and drug dependence treatment is also available.	No time limit. Certain restrictions apply. Contact any VA regional office or medical facility.
<b>Counseling</b> , including education and vocational, may be obtained. Readjustment counseling is available for Vietnam and Gulf veterans.	No time limit. Apply at any VA Vet Center, medical facility or regional office.
<b>Vocational Rehabilitation</b> for service disabled veterans rated 20 percent or more. VA will pay tuition, books and other expenses and a monthly living allowance, and provide employment assistance.	Contact any VA regional office or American Legion Service Officer.
<b>Burial Benefits</b> , including interment in a national cemetery, partial reimbursement for burial expenses and a government headstone or grave marker.	\$1,500 service-connected burial allowance, no time limit; \$300 non-service-connected burial allowance and \$150 plot allowance, two years from date of death; headstone or grave marker, no time limit. Apply at any VA regional office or American Legion Service Officer.
<b>Montgomery GI Bill</b> —VA pays monthly education assistance benefits depending on the various program for active duty, Reservists and National Guard members.	Benefits provided must be used within 10 years of discharge. Contact any VA regional office or American Legion Service Officer.
<b>VA Home Loan</b> —VA will guarantee your loan for the purchase of a home, mobile home or condominium.	No time limit. Eligibility may be re-established following repayment of original loan. Apply at any VA regional office.
<b>Servicemen's Group Life Insurance</b> covers persons on active duty in amounts up to \$100,000.	Coverage terminates 120 days after separation. Apply at any VA regional office.
<b>Veterans Group Life Insurance</b> is a five-year term insurance plan, with coverage amounts up to \$100,000.	Within 120 days of separation, VGLI may be converted to commercial insurance at any time. Apply at any VA regional office.
<b>Service-Disabled Life Insurance</b> is granted in amounts up to \$10,000 to veterans with a service-connected disability who are in otherwise good health.	Within one year of VA granting service-connected disabled status. Apply at any VA regional office.
<b>Employment Assistance</b> is available to assist disabled and non-disabled veterans find employment or training.	No time limit. Apply at any state Employment Service or state Department of Labor offices.
<b>Unemployment Compensation</b> is available to those out of work.	No time limit. Apply at any state Employment Service or state Department of Labor offices.
<b>Re-employment Rights</b> are guaranteed by U.S. law to members of the activated Reserves and National Guard.	No time limit. Questions about re-employment rights should be directed to the U.S. Department of Labor, (800) 442-2VET.
<b>The Small Business Administration (SBA)</b> helps separating veterans who need financial assistance or counseling to establish or re-establish a small business.	No time limit. Contact the Veterans Affairs Officer at the local office of the SBA or call the SBA headquarters, (202) 205-6773.
<b>Soldiers' and Sailors' Civil Relief Act</b> provides certain legal protection for individuals entering or called to active duty. Relief extends to action terminating property leases, evictions, foreclosures, repossessions, default judgments, state and federal tax payments, minimum interest on loans and protection against lapse or termination of insurance policies.	Generally terminated 30 to 90 days after discharge from active duty. Ask any American Legion Service Officer for information.



# WORKING TOGETHER

## LEGION AND THE VETERAN

*The tradition of helping veterans continues with the Temporary Financial Assistance and Vietnam Veterans Family Assistance programs*

**F**OR nearly 75 years, The American Legion has actively participated in every arena of veterans affairs. From its hard-fought, single-handed battle to get a comprehensive program of benefits, culminating in the GI Bill of 1944, to its service programs, such as the Family Support Network, the Legion has remained the undisputed leader and watchdog in protecting the rights of the American veteran.

### VETERANS' REPRESENTATIVE

Whenever you have to deal with a federal agency such as VA, you need some experience in the bureaucratic whirl. That's where an American Legion Department Service Officer (DSO) comes in. The DSO:

- Is your liaison between you and VA;
- Is on your side;
- Makes sure that you are treated fairly by the system;
- Helps you fill in the mountain of paperwork required by the government before you can receive your benefits;
- Sees to it your military personnel and medical records are complete;
- Helps you file a claim;
- Has a thorough knowledge of other Legion programs that can help you outside the federal system. He also has Search For Witness forms that can

help you locate people who may be able to provide supporting testimony in your VA claim. THE AMERICAN LEGION magazine publishes notices searching for witnesses in its Comrades In Distress column each month.

The DSO's services are available free, not only to Legionnaires, but for all veterans (see page VH-16).

If your claim is disputed, your case doesn't end at the VA's regional office or the DSO's desk. The American Legion will represent your claim before the Board of Veterans Appeals (BVA) in Washington, D.C., and before the BVA's traveling board locally.

From the beginning to the end, there is a Legion representative there to guide, direct and advise you of your rights and benefits.

### FAMILY SUPPORT NETWORK

When Saddam Hussein invaded Kuwait in August 1990, the Legion quickly created the Family Support Network to help the families of military personnel who were sent to the Middle East.

The Family Support Network's toll-free phone number — 1-800-433-3318 — linked veterans' families with nearby Legion Posts that would provide help, financial assistance, information or just a sympathetic ear.

The Family Support Network and its toll-free number are still active

today. With the return home of Gulf War veterans and the Armed Forces facing a major reduction in personnel, the Family Support Network is playing a significant role as a clearing house for veteran employment opportunities, advice and comradeship.

### FINANCIAL ASSISTANCE

For many years, The American Legion has offered Temporary Financial Assistance (TFA), an emergency relief fund to help needy children of veterans. The money is a grant, not a loan, and need not be repaid. The Legion donates more than \$100,000 annually to veterans' children through its TFA program. To apply for TFA, you need not be a Legionnaire, but you must be a wartime veteran.

Your children must be your natural or legally adopted children who are unmarried and under the age of 18. Excepted are children between the ages of 18 and 21 who are physically handicapped or attending an approved high school. If the veteran is deceased, the surviving spouse must produce legal proof the deceased veteran is the parent.

TFA applications are usually made through a Post or Department Service Officer, although any Legionnaire who knows a needy veteran's family may get involved.

The application is filled out and forwarded to the Department, which sends it to the Legion's National Headquarters. Once approved, a check is sent to the Department for forwarding to the veteran's family.

### FAMILY ASSISTANCE

When Vietnam veterans filed their class action lawsuit against various manufacturers of the defoliant Agent Orange in 1984, a portion of the settlement money was set aside specifically for the use of non-profit organizations to provide aid and assistance to the families of Vietnam veterans.

Today, The American Legion maintains a Vietnam Veteran Family Assistance Program (VVFAP) in 15 states, with more state offices opening each year. The VVFAP provides Vietnam Veterans' families with information and guidance in finding help to solve problems. If you have a handicapped child that needs a wheelchair, but you can't afford it, the VVFAP coordinator may refer you to a foundation or organization that can help. If





**FAMILY SUPPORT NETWORK**—While U.S. troops were overseas, Legionnaires cared for their families at home.

you are still having nightmares about Vietnam, he can direct you to a group that specializes in the problem.

If you need free assistance, write or call your state VVFP coordinator. The addresses and phone numbers of the 15 VVFP coordinators can be found on Pages VH-16-17.

#### VOLUNTEER SERVICES

The American Legion has a long, proud tradition of volunteer service. Legionnaires volunteer hundreds of thousands of hours each year to community projects and charities, and to helping veterans who are VA patients.

If you want to volunteer to help veterans or your community, contact your local Legion Post.

#### VETERAN'S ADVOCATE

The American Legion regularly tes-

tifies before Congress, annually submits a suggested VA budget and plays the role of watchdog on veterans' issues in the halls of Congress. From Capitol Hill to state legislatures, the Legion has been, and will continue to be, a respected and valuable presence.

The Legion is invited to sit in on many committees dealing with issues of vital interest to veterans and is often the only veterans' organization to be asked for its input during the policy-making process. Some of the veterans' benefits for which the Legion can justifiably take credit are:

- The GI Bill;
- Treatment for veterans suffering from Post Traumatic Stress Disorder;
- The creation of the VetCenters, a government sponsored project that gives veterans a place to go when they have problems;
- Compensation for veterans who were victims of ionizing radiation and Agent Orange;
- The writing of the bill that created

**S**INCE the Legion began, it has strongly advocated veteran's needs to VA and on Capitol Hill.

the Court of Veterans Appeals (CVA).

While active duty people, by law, cannot lobby, the Legion can and does; the most recent example being the introduction of the 1992 Desert Storm Servicepersons' Readjustment Act. The bill, introduced by Sen. Dennis DeConcini of Arizona, would provide more educational assistance for Gulf War veterans.

As many as 60 times a year, Legion experts are called to testify before select committees dealing with veterans affairs. Often, The American Legion is the lone voice raised in support of the American veteran.

For instance, the Legion was the only major veterans' organization that fought against means testing when it was first proposed by Congress. With the advent of means tests, many veterans are now denied medical care because of their income.

In a more recent threat to veterans, strong opposition by the Legion leadership and letters, cards and phone calls by individual Legionnaires helped kill the VA-backed Rural Health Care Initiative that would have permitted non-veterans to be treated at two rural VA medical facilities. The initiative came at a time when 10,000 veterans are unable to get care at VA hospitals each month. But the issue is not dead. VA Secretary Edward Derwinski has publicly voiced his support for treating Medicare and Medicaid patients in VA facilities.

As the nation's largest and fastest growing veterans' organization, The American Legion will have to continue its vigilance to protect veterans from RHCI and other attempts to dismantle the VA health-care delivery system. □

JOHN E. SIMON



# You're Carrying 4 Tons Of Explosives And People Are Shooting At You.

No problem. You're in an F/A-18 Hornet.

In Operation Desert Storm, two McDonnell Douglas F/A-18s were able to engage and shoot down two enemy MiGs, even while loaded

down with several tons of bombs and missiles. Then the

F/A-18 pilots

went

on to

complete their

real mission: Bombing an

Iraqi airfield. The F/A-18 Hornet is just

one in a long line of McDonnell Douglas

success stories — from the dependable Delta

Rocket to the fearsome Apache. It's this

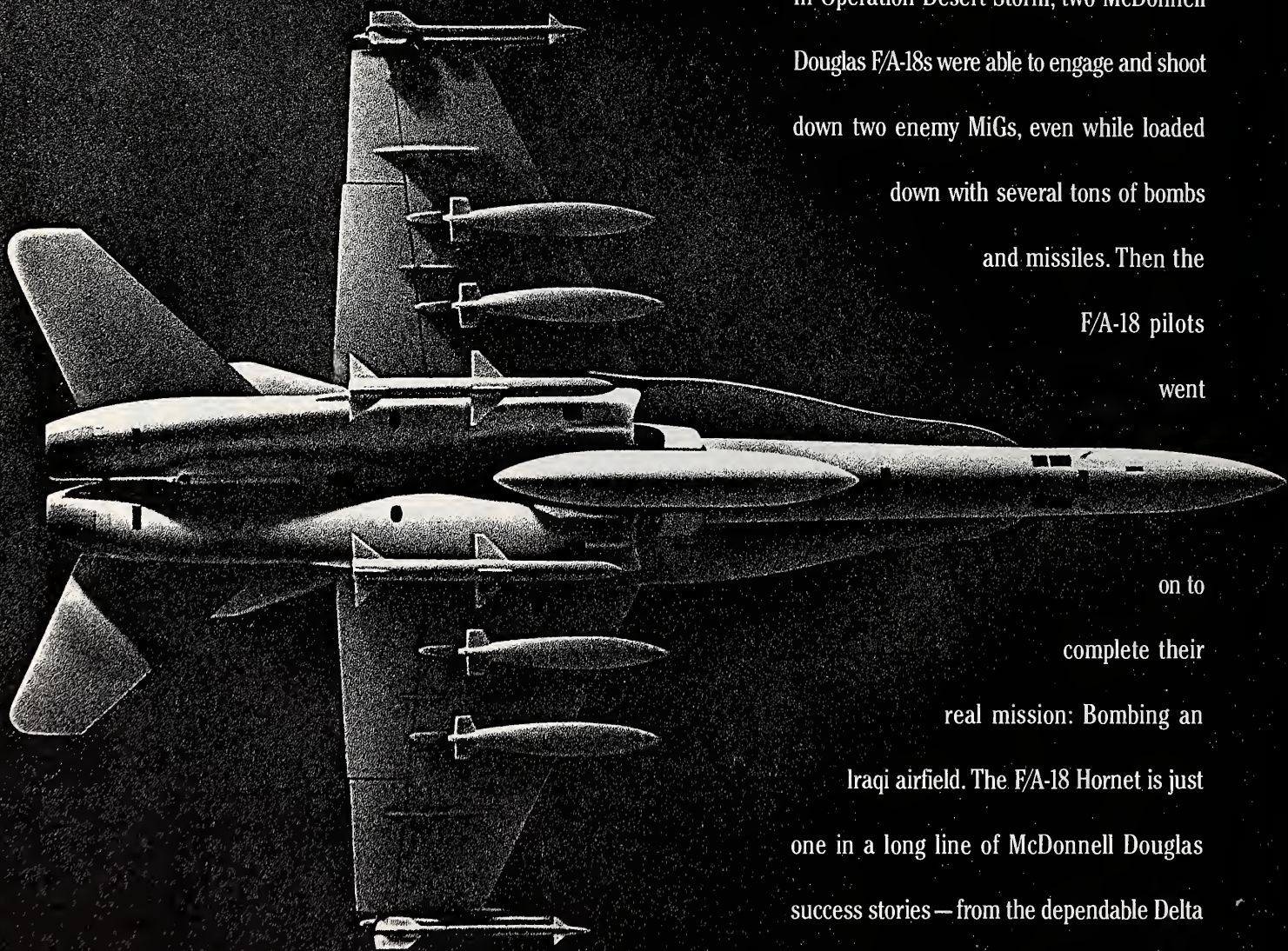
record of proven performers that has made

us a world leader in aerospace technology.

**MCDONNELL DOUGLAS**

*Performance Above And Beyond.*

© 1992 McDonnell Douglas Corporation





# THE GIFT OF LIFE

*The Legion is the largest blood donor organization in America. Volunteers make the program work and save lives.*

.....

**T**HE need for blood is constant. There is no reprieve, just need. That is why The American Legion Blood Donor Program is so important.

Under the direction of the Legion's National Security Commission, this blood donor program has made The American Legion the largest single blood donor organization in the country.

According to the Consolidated Post Reports for 1991, Legion sponsored blood donor programs donated 119,713 units, or nearly 15,000 gallons of blood—enough to fill three semi-truck tankers. In fact, that is 13,713 units more than was collected for Operation Desert Storm, according to the Department of Defense.

What makes the program work? "Volunteers," says Warren E. Wilken, state chairman for the Minnesota Legion Department's successful blood donor program. "It works because of our volunteers. The people are out recruiting and they're working through their places of employment. This is what makes it work."

Wilken's own Post, the Rudolph Priebe Post 172 in Osseo, Minn., usually donates blood directly to the Minneapolis Veterans Affairs (VA) medical facility.

"When we go to the VA medical facility and donate, the money they save by our donations is usable for other parts of the hospital," he says. "It helps veterans and saves our tax money."

The Department of Illinois' successful blood donor drives, year after year, are possible because donors receive proper recognition, says George R. Panuce, chairman of the Blood Donor Commission and member of Marshal Foch Post 684 in Chicago.

"They give blood to help those needing it, and we give them the recognition they deserve," Panuce says. The Illinois

times a donor can give each year is usually regulated by each state.

Although Legionnaires have always been generous when it comes to donating blood, it wasn't until 1950 at the fall NEC meetings that the Legion joined with the American Red Cross in a blood program for civil defense. Then in 1954, at the 36th National Convention held in Washington, D.C., Resolution 181, patterned after the Pennsylvania blood donor program, was adopted.

Departments are recognized each year for outstanding blood donor programs with National Commander Awards.

To be eligible for the Commander's Awards, Departments are broken down into six categories according to the total number of members: Category I—more than 100,000; Category II—70,000-99,999; Category III—40,000-69,999; Category IV—25,000-39,999; Category V—10,000-24,999; Category VI—less than 10,000 members.

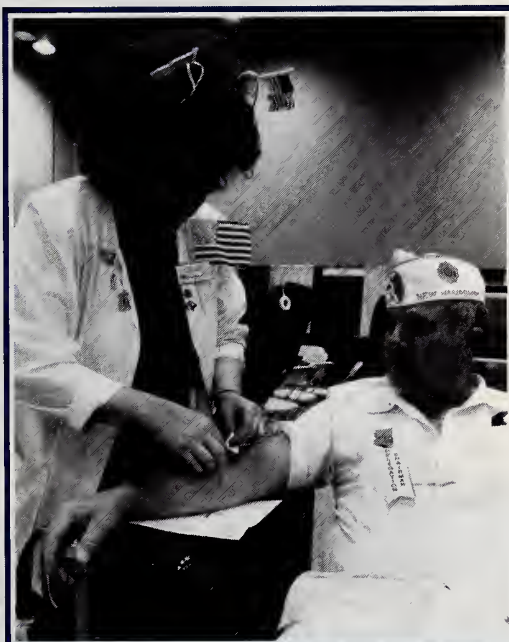
Commander's certificates are presented to Departments for the best blood donor program in two areas: Post participation and individual participation.

And at this year's American Legion National Convention in Chicago, Aug. 21-27, there will also be a three-day blood drive. Blood drives at National Conventions started in 1987, and have become an important part of convention activities. Panuce, who is heading up the drive this year, says he would like to see more than 300 units of blood donated.

Donating blood is giving the gift of life to someone in need.

As former Surgeon General C. Everett Koop said: "Blood is a medicine—a medicine that, unlike aspirin or antacids, cannot be manufactured. Blood comes only from humans who are willing to share it." □

By David Nixon



**VITAL SIGNS**—Dept. Cmdr. William J. Egan (N.H.) takes time out at the National Convention to give one of 359 blood units.

Department awards donor pins for the number of gallons donated. "At last year's Department Convention, we gave a special citation to a family, two sisters and a brother, who have given more than 80 units of blood each."

Nationally, this year's American Legion Holiday Blood Donor Drive runs from Nov. 16 to Jan. 1, 1993, but individuals can donate blood more often. In fact, Posts, Counties, Districts and Departments may have several blood drives each year. The number of



# RURAL HEALTH CARE, POW/MIAs FUEL THE FIRES

• The fury of many  
• was ignited when  
• the realities of  
• 1992 set in. It's  
• going to take a  
• lot of work to save  
• veterans from the  
• budget ax. But the  
• Legion is ready to  
• fight and win.

**P**IECING together the loose ends of a Cold War victory, Legionnaires at the 32nd Annual Washington Conference, Feb. 9-12, prepared for the inevitable fallout of a depressed economy and a world without the Soviet Union.

They soon discovered that the Department of Veterans Affairs (VA) may be one of the recession's first casualties. VA Secretary Edward J. Derwinski, with a proposal to treat non-veterans in VA hospitals at hand, failed to tell Legionnaires what they wanted to hear.

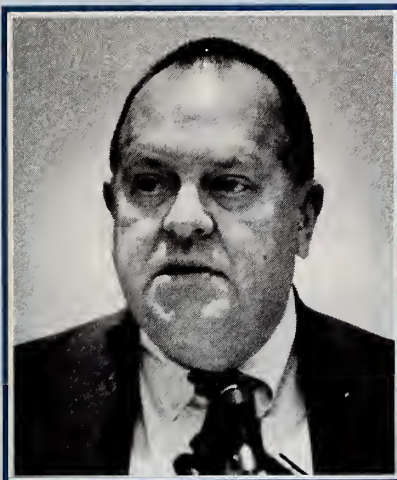
"I have no intention of debating you right now," Derwinski said as he addressed the so-called Rural Health Care Initiative (RHCI) before the Legion's Veterans Affairs and Rehabilitation (VA&R) Commission. "I completely underestimated the controversy which would develop from the Rural Health Care Initiative. But I have no doubt that



PHOTOS BY JOHN E. SIMON

**LEGION TROOPS**—Nat'l Vice Cmdr. Lee Stolfus, Dept. Cmdr. George Ball and NECman U.S. "Udler" Grant led Kansas Legionnaires to Capitol Hill.





**IN TROUBLE**—VA Secretary Derwinski did not win the hearts of Legionnaires.



**WAITING**—The daughter of a POW/MIA, Shelby Quast, hopes her dad is alive.



**SEARCHER**—Former POW "Red" McDaniel says our POWs were sold out.

Congress will do whatever you ask them to do."

And Congress did just that. Days later, the Senate voted, 91-3, to kill RHCI and VA canceled the program. But the battle may not be over.

"We think it's [RHCI] a good idea but the time hasn't come yet," Derwinski said in an interview with *The New York Times*, hinting that the proposal may be revived.

Had RHCI been implemented as a pilot program of VA and the Department of Health and Human Services, it would have allowed rural VA medical centers in Salem, Va., and Tuskegee, Ala., to treat non-veterans.

Said the Legion's National Commander, Dominic D. DiFrancesco: "We must tell our congressmen and senators that non-veterans should not be treated in VA hospitals as long as thousands of veterans are denied VA medical care. This fight isn't over yet."

Another on-going battle, the hunt for 2,267 American POW/MIAs from the Vietnam War, was also a major concern of Legionnaires at the conference.

"We have to take our country back from the politicians who have abandoned our men in the jungles of Southeast Asia," said retired Navy Capt. Eugene "Red" McDaniel, holding up the March issue of *THE AMERICAN LEGION* magazine before a joint session of the Legion's National Security and Foreign Relations commissions.

"To deal with Watergate politically, [former President Richard] Nixon decided that the POWs were dead," ex-POW McDaniel said in a 16-page cover

story on POW/MIAs that appeared in the March issue of *THE AMERICAN LEGION* magazine.

In addition to launching a special investigation of the POW/MIA situation, The American Legion has taken other steps to press the issue.

The Legion has sent representatives to Southeast Asia on POW/MIA fact-finding trips, has presented the Legion's position on the issue in testimony before Congress and has established a special fact-finding POW/MIA Committee headed by Past National Commander Robert S. Turner.

"There are just too many unanswered

questions," Turner said. "We have to pursue a full accounting, no matter who it hurts. We owe it to the families and to our missing men."

Representing the families of POW/MIAs at the Washington Conference was Shelby Robertson Quast, who told Legionnaires to demand the truth.

"If my dad died, that's just the way it is. But if he's alive, then bring him home," said Quast, who dropped out of night law school and quit her job in November 1990 to search for her father in Southeast Asia.

The American Legion is helping  
*Please turn to page 50*



**HEROES**—Chairman of the Joint Chiefs, Army Gen. Colin Powell, chats with Zachary Fisher, who was honored by the Legion for his aid to veterans.



## Bush Hears Veterans' Concerns

**R**ESPONDING to complaints about the Department of Veterans Affairs (VA) lodged by the nation's five largest veterans groups, President Bush met with the leaders of The American Legion, the Veterans of Foreign Wars (VFW) and the Disabled American Veterans (DAV) at the White House on March 9.

"At this point, veterans have lost all faith in VA Secretary [Edward J.] Derwinski," said Dominic D. DiFrancesco, the Legion's National Commander, after the meeting. "We told the President that America's veterans are facing some real hard times and challenges."

Three major topics of discussion were outlined in a Jan. 29 letter to the President, signed by the leaders of The American Legion, the VFW, the DAV, AMVETS and the Paralyzed Veterans of America.

In the letter, which asked for a meeting with the President, the veterans groups expressed concern about the



**WHITE HOUSE MEETING**—From left, DAV Nat'l Cmdr. Cleveland Jordan, President Bush, VFW Cmdr-in-Chief Robert E. Wallace, and Legion Nat'l Cmdr. DiFrancesco meet to discuss the VA's future.

VA budget, which is \$800 million less than needed and has added to VA's inability to provide medical care to veterans who need it. The letter also complained about VA's lack of communication with veterans groups.

"President Bush was very receptive to our concerns," said DiFrancesco, "and he was surprised to learn about homeless Desert Storm veterans, about veterans who are being denied medical care

and about the way VA tried to implement the Rural Health Care Initiative (RHCI) without consulting veterans groups."

Exactly 17 days before the meeting, VA Secretary Derwinski canceled RHCI after the Senate voted against it, 91-3. RHCI would have allowed non-veterans to receive medical treatment in two rural VA hospitals at a time when thousands of veterans are being denied VA

care nationwide.

The American Legion and the other veterans organizations wanted a firm commitment from the President that RHCI or a program like it will not rear its head again.

"President Bush made no firm commitments," DiFrancesco said. "He listened to what we had to say. He heard about our problems. And he guaranteed us that there will always be an open phone line to the White House." □

## Commission OKs Design

**T**HE Commission of Fine Arts and the National Capital Planning Commission have approved the basic design of the Korean War Memorial.

Backers of the memorial expect it to be completed in

July 1993, and a dedication ceremony is set for Memorial Day, the 40th anniversary of the Korean War cease-fire.

The Commission of Fine Arts stalled construction of the memorial by rejecting five previous designs.

Still, the National Capital Memorial Commission must also approve the design before a building permit can be issued.

The current design includes a column of troops represent-

ing those who fought the war on foot; a wall depicting an array of combat support troops; and a commemorative area for the KIA/MIA/POWs. But some details, such as the number of soldier statues in the memorial, have not been agreed upon. About \$3 million has already been spent on engineering, architecture and other fees.

The memorial will be located on the 7.5 acre tract at the Mall in Washington, D.C.,

near the Vietnam Veterans and Lincoln memorials.

Fund raising for the construction of the \$15 million memorial continues and about \$1 million is still needed to complete the project. To raise money for the memorial, planners commissioned a commemorative coin. For information about donations, write to the Korean War Memorial Fund/ABMC, P.O. Box 2372, Washington, DC 20013-2372. □



# FACT • Septic Helper prevents septic problems and saves you \$\$\$\$!

**Let Septic Helper prevent and stop all septic tank and cesspool problems.**

**AVOID:** costly expenses  
pumpouts • wet spots  
re-doing drain fields • clogged drains • offensive odors

**100%  
GUARANTEED**

Do away with pumping out your septic tank periodically and **SAVE** money at the same time! Just a small amount of **SEPTIC HELPER** converts all wastes into

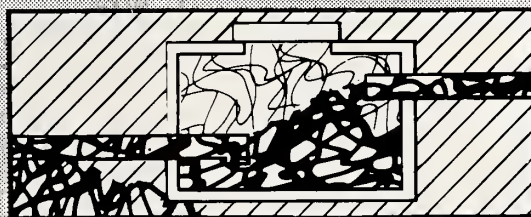
liquid. **SEPTIC HELPER** goes right to work to digest solids, then cleans the interior walls, and proceeds to the drain fields. It opens the earth and allows it to percolate. Even though **SEPTIC HELPER** is a powerful cleaner, it's **HARMLESS** to humans, animals, plant life and all piping.

**Finally...Septic Maintenance  
Made Easy!**

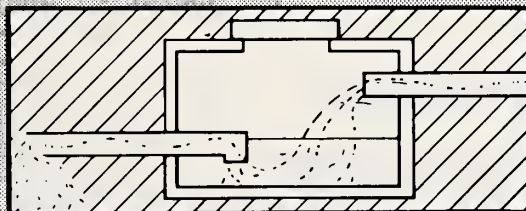
For More Information Call Toll Free  
**1-800-544-4074**  
OR Fill Out Coupon

**Keep your septic tank and  
cesspool in great shape.  
Use SEPTIC HELPER!**

## Septic Tank/Cesspool Before



## Septic Tank/Cesspool After



## Drain Lines Before/After



A drain pipe loses 1/2 of its diameter in 5 years due to organic build-up.



**SEPTIC HELPER** will restore the pipe to original after a few months of treatment.

I am interested in more information on  
**SEPTIC HELPER**

Name \_\_\_\_\_

Address \_\_\_\_\_

Town \_\_\_\_\_ State \_\_\_\_\_

Zip \_\_\_\_\_ Telephone (\_\_\_\_) \_\_\_\_\_

How many septic tanks/cesspools? \_\_\_\_\_

Mail in Coupon to:

Krane Products Inc., P.O. Box 521, Larchmont, NY 10538

AL



## Endowment Fund Corp. President Dies

**R**OBERT Charles Smith, 73, Past National Commander of The American Legion, died Jan. 22.

Smith was the first National Commander from Louisiana (1977-1978), and was president of The American Legion Endowment Fund Corporation from 1981 until his death. He had worked with the endowment fund since 1957, when he was a member of the fund's corporation committee.

A member of Post 166 in Springhill, La., Smith's 47

years of Legion membership included participation on the National Executive Committee, the National Americanism Commission, National Finance Commission and National Legislative Council.

Smith began his Legion career by serving Post 166 as Commander and finance officer. On the Department level, he served as the Department Commander, vice commander and membership chairman.

He joined the Army Air Force in 1942 and was stationed at Keesler Air Force



PNC Smith

Base, Gulfport, Miss., and later at Barksdale Field, La., where he became a chief warrant officer.

After being discharged from the military, Smith returned to Springhill and

worked in the accounting department of the International Paper Co. in Springhill.

PNC E. Roy Stone Jr. represented National Commander Dominic D. DiFrancesco at Smith's funeral on Jan. 24.

Active in his community and church, Smith was a former chairman of the Springhill United Methodist Church's Official Board.

He is survived by his wife, Lucille, two sons and three daughters.

Cards may be sent to Mrs. Smith, c/o P.O. Box 793, Springhill, LA 71075. Memorial contributions can be sent to The American Legion Endowment Fund Corp., P.O. Box 1055, Indianapolis, IN 46206, or Springhill United Methodist Church, Springhill, LA 71075. □

## DiFrancesco Criticizes Vets' Treatment

**N**ATIONAL Commander Dominic D. DiFrancesco was outraged when he learned that some Persian Gulf veterans are being given substandard medical treatment.

A Jan. 15 *CBS Evening News* report told of two Persian Gulf veterans who lost limbs during the conflict and were given poorly fitted, old-fashioned artificial limbs. A military doctor told CBS that she didn't want to waste taxpayers' dollars by fitting veterans with expensive prostheses.

"If it would cost \$5,000, \$10,000 or \$100,000 to help a

kid that was maimed in defense of his country, then we should spend it," DiFrancesco told CBS in a follow-up broadcast the next day.

Private donors helped the two veterans get properly fitting artificial limbs.

"Certainly, this kind of outrageous mistreatment cannot be permitted, and I have called on Secretary of the Army Michael Stone to correct the situation immediately," DiFrancesco said later.

Responding to DiFrancesco's call for action, U.S. Army Surgeon General, Lt. Gen. Frank F. Ledford Jr., wrote in a letter to the National Commander, "Since the time of the broadcast, each of the Desert Shield/Storm soldiers with amputations requiring prostheses has been individually contacted by a senior member of my staff.

"Though the soldiers queried almost invariably

described their care as thorough, compassionate, and of high quality, the shortfall in prostheses provided is unacceptable, and I pledge to you my commitment to correct this problem," Ledford's letter concluded. □

## Legion Urges Congress To Extend TJTC

**T**HE American Legion urged Congress to extend Targeted Jobs Tax Credit (TJTC) to all economically disadvantaged veterans and to continue funding the program. Currently, only the Vietnam era veteran is eligible for TJTC.

TJTC gives employers tax breaks for hiring poor, unemployed veterans and helping them become productive citizens. This is important because recent studies reveal that nearly one-third of this nation's homeless are veterans.

Annually, more than 30,000 veterans find work via TJTC. As a result, communities, states and the federal government are provided new taxpayers. After getting a job through TJTC, a veteran starts paying taxes and is no longer eligible for federally subsidized programs like unemployment compensation and food stamps.

"What is needed is a treatment of the root cause of homelessness," the Legion's Steve Robertson told the House Committee on Ways and Means. "That means the homeless veteran must find a job. TJTC is an effective and proven solution." □



See Why...

# Your Will Is A Dead Giveaway

Did you know that writing a Will may be one of the biggest mistakes we can make?

It's true!

A Will doesn't protect our loved ones against paying huge fees to lawyers, executors and courts for even the smallest estate. Probate can slice up to 10% or so from an estate and take months or years for final settlement.

In fact, the only thing worse than having just a Will is the nightmare that's created when you have no Will at all.

Because then the State steps in to decide who gets our assets -- our bank account, home, car, valuables, other possessions. Money we've worked so hard to earn is gobbled-up by court and legal fees before our heirs ever get one penny.

What can the average wage earner do to avoid the financial headaches of a Will? Plenty.

Today, under current laws anyone can eliminate costly legal and court fees with a little-known, simple legal paper called a Living Trust. And you don't have to be rich to enjoy its benefits.

A Living Trust has been praised by our nation's leading financial planners, and reported in publications such as The Wall Street Journal, Money Magazine, Business Week and others because:

- It eliminates the costly and lengthy probate process. The estate goes directly to your heirs without going through the courts.
- It eliminates the need for an attorney and legal fees that cut your estate. Does away with all court costs, too.
- It gives you complete control of your estate to make sure that all your wishes are carried out.
- A Living Trust is revocable, which means that you can change your mind at any time about who is going to receive your assets.
- It gives you the right in most cases to name yourself as a trustee, and your spouse or someone else as a co-trustee. Plus the right to change trustees at any time.
- If you own out of state real estate, like a vacation house or cabin, you can save a bundle by avoiding the need for probate in a second state.
- Unlike a Will where your finances and everything you own is a matter

of public record for anyone to see, a Living Trust is secret.

The Wall Street Journal reported that it takes two years to complete the average probate in California. The article also stated that since a Living Trust is much faster, cheaper, and more private than settling a Will, there are many advantages to using a Living Trust instead of just a Will.

And Business Week reported that many people are using a Living Trust instead of a Will to reduce the possibility of heirs fighting over your estate.

You must never forget that a Will must be probated and the fees for the probate lawyer and executor -- not including court fees -- range from 6% to 10% and are paid before any of your heirs receive their inheritance. That can take a big chunk out of even the smallest estate when attorneys charge anywhere from \$60.00 to \$150.00 an hour or more!

Look at what happened to the modest estate of Simon Morris:

- The Will of Simon Morris, a Florida resident, left \$77,500 in cash to his widow. Before she could receive it, the probate process grabbed \$9,375.
- Mr. Ken Bradley left \$144,567 directly to his surviving spouse. The probate "fees" of \$8,500 were appealed by the widow. The court ordered a refund of \$7,750 with interest.
- R.L. Roberstone probably thought his Will would get his \$162,114 safely to his heirs. As they found out probate fees amounted to \$6,484.59.

The pity of it all is that these people could have avoided having large bites taken out of their hard-earned property by using a Living Trust. They could have passed every cent to their loved ones without squandering money on probate.

If you think a Living Trust is only for millionaires -- you couldn't be more wrong. Whether you earn \$25,000 or \$100,000 a year -- and whether your assets are huge or small -- a Living Trust will save you money. In fact ... on a percentage basis Living Trusts save more on small estates than large ones!

And you can save even more because we have shown hundreds of thousands of people just like you how to do

it. It's simple.

The DSA Living Trust Kit was developed after much research with a team of legal scholars and practicing attorneys. It explains in easy-to-understand language how to set up your own Living Trust.

Instructions and guidelines are written in simple English. Illustrated step-by-step forms show you how to custom-tailor a legal trust to meet your special personal needs.

- Titles to your real estate, automobiles, boats, stocks, etc. are all safeguarded in your Trust.

Though DSA's exclusive Living Trust Kit will save you a small fortune -- and save your loved ones thousands of dollars later on -- we have kept the price especially low to enable everyone to benefit from it. Less than the cost of a good dinner out. We are so certain that you will find it invaluable that we insist you examine it on a 90-Day No-Risk Guarantee. It's easy to get your Living Trust Kit. All you have to do is print your name and address and the words, "Living Trust" on a plain piece of paper. Send it along with your check or money order in the amount of \$19.95 plus \$2 handling or charge to your VISA/MasterCard by including account number and expiration date to: DSA Financial Publishing Corp., Dept. W3548, 708 - 12th St. N.W., Canton, Ohio 44703. For even faster service, VISA/MasterCard or C.O.D., call toll free 1-800-321-0888, Ext. W3548.

Send for your Living Trust Kit within the next 15 days to also get a unique Free Bonus Report on estate planning. Supplies are limited so you must act now.

*Want to save even more?* Do a favor for a close relative or friend and order a second Kit at a \$10 savings. That's 2 for only \$31.95. Use your Kit for 90 risk-free days. Show it to your lawyer or advisor. If not 100% delighted--don't keep it. Simply tear off the cover and send half of it back for a full refund. Fair enough?

A Living Trust is too important to put off another day. Order by phone or mail now!



# VETS Appears To Be A Ringing Success

**V**ETS, the nation's largest reunion service for veterans, went on line in the beginning of March. Despite the usual bugs that come with installing a new telecommunications system, the first day was a ringing success. About 200 callers to 1-900-737-VETS learned about military reunions that are listed monthly in THE AMERICAN LEGION magazine.

VETS has information on nearly 7,000 military units that hold reunions or are attempting to find former members to organize reunions. The list of active VETS reunions should exceed 10,000 by the end of this summer, as new reunion groups are forming daily.

Coordinators of existing groups and those who want to start reunions can request free VETS enrollment forms by writing VETS, c/o The American Legion, P.O. Box 10088, Columbia, MO

65205-4000. By this time, coordinators who had enrolled their units in the old VetNet system should have received a letter informing them about the new VETS reunion service.

Here's what VETS offers:

- **The most complete information about military reunions.** Reunion information is provided on 1-900-737-VETS (1-900-737-8387) Monday through Friday, from 1 p.m. to 9 p.m. Eastern Standard Time, noon to 8 p.m. Central Standard Time, 11 a.m. to 7 p.m. Mountain Standard Time, and 10 a.m. to 6 p.m. Pacific Standard Time. Calls cost \$1.95 per minute, with the average call lasting two minutes or less.

- **Operators on call.** GeoTel, the company handling VETS for The American Legion, has hired disabled veterans to serve as operators and provide reunion information for you.

- **Accepts all phones.** The new VETS system can be used by both rotary (pulse)

and touch-tone phones. Under the old VetNet system, some reunion coordinators and many callers didn't have touch-tone phones and couldn't access the system.

- **Double exposure in the magazine.** Thanks to new technology, VETS is now able to publish reunion notices of military units twice a year in THE AMERICAN LEGION magazine, upon request. Under the old system, there was a limit of one notice per year per unit.

- **Concise, up-to-date information in less time and no hassle.** Information provided on recorded messages under the old system was sometimes inaudible, or messages were delivered too fast for callers. With operators, callers are able to receive the information at their own pace and can have information repeated, if necessary.

- **Easier for coordinators.** Reunion coordinators no longer need to record information about their reunions on the system. All they need to do is mail the information in and the VETS operators will provide callers with that information. Coordinators should send updates on the

## HOW TO USE VETS

For information on reunions for any military unit, call

**1-900-737-VETS**  
(1-900-737-8387)

Operators are on call Monday through Friday from 1 p.m. until 9 p.m. Eastern Standard Time, noon to 8 p.m. Central Standard Time, 11 a.m. to 7 p.m. Mountain Standard Time, and 10 a.m. to 6 p.m. Pacific Standard Time.

Calls cost \$1.95 per minute, and the average call is two minutes. Proceeds help support the various veterans programs and services of The American Legion.

unit's reunion plans to VETS, c/o The American Legion, P.O. Box 10088, Columbia, MO 65205-4000. The old 800 number and PINs for coordinators have been dropped, since they are no longer needed under the new VETS system. The old VetNet numbers for units stay the same, however.

## OUTFIT REUNIONS

Reunion coordinators can enroll their units in VETS by sending a self-addressed, stamped envelope to VETS, P.O. Box 10088, Columbia, MO 65205-4000. Unit names may be published two times per unit per year, upon request.

## Army

1st Bn., 17th Inf. Rgt., 45th Div., HQ Co. 15871  
1st Medical Rgt. (Ft. Ord) 16582  
1st Special Serv. Force ABN. 16100  
2nd "Indianhead" Div. - (WWI/WWII/Korea) 10372  
3rd Sq., 17th Air Cav. 16328  
4th Bn., 47th Inf., 9th Inf. Div. B Co, 1st Pltn 21273  
4th Gen. Hospital 16598  
4th Inf. Div. (Eastern Chapters) 18401  
4th Replacement Dpt. 15622  
5th Ord. MM Co. 22051  
7th Convalescent Hospital - (WWII)

10390  
7th Engr. (C) Bn., 5th Inf. Div. 15208  
7th Inf. Rgt. Assn. 16139  
10th Corp, Field Arty Brigade HQ 20526  
10th Inf., 5th Inf. Div., A Co. 16319  
11th Arm'd Cav. Vets. - (Vietnam/Cambodia) 15380  
18th Engineer Combat Reg. 20088  
20th Combat Engr Assn. (WWII) 20th & 1340 Bns./1171 Grp. H Q 15365  
21st Inf., 24th Div., HQ Co. - (WWII) 10174  
25TH Inf. Div. (WWII, Korea, Vietnam, Desert Storm, Peace time) 20002  
26th Yankee Inf. Div. Vets Assn 20303  
27th Inf. Div. - (WWII & Attch Units) 16534  
28th Inf. Div. Vets (Heritage Assn.) 10355  
31st Dixie Inf., Rgt. 124/154th Inf. Rgt., Serv Co. (WWI) 15586  
35th Evacuation Hospital Semi-Mobile 21387  
35th Inf. Reg., 25th Div., D Co. (Korea) 14508  
36th Inf. Div. - (Midwest Chapter) 16673  
37th Chem. Decon. Co. (WWII) 16095  
37th Div. Veterans Assn. 15753  
45th Inf. Div. (Thunderbirds) 15434  
46th FA Bn., 5th Inf. Div. 16020  
50th Engr., A Co. 15659

52nd Arm'd Inf. Bn., 9th Arm'd Div. - (WWII) 16527  
62nd/84th Engr. Const. Bns. 14207  
63rd Combat Engr. Bn., 44th Div., B Co. 14044  
63rd Inf. Div. Assn. 10335  
65th Inf. Div. Assn. - (WWII) 10922  
68th Arm'd, 3rd Inf. Div., A Co. 15614  
69th Inf. Div. 11165  
76th Cav. Recon. Trp., 76th Div. 15850  
76th Inf. Div. 16536  
80th Div. Vets Assn. - (WWI/WWII) 16545  
82nd Airborne Div. 10695  
83rd Chemical Mtr. Bn. 16385  
83rd Inf. Div. Assn. 16231  
84th Inf. Div. Rallsplitter Soc. 15955  
87th Inf. Div. Assn. Golden Acorns 15487  
94th Inf. Div. Assn. 16560  
95th Inf. Div. Assn. 16110  
96th Inf. Div. Assn. 16567  
100th Hwy Trans Serv. - (Philippines) 10794  
101st AAA AW Bn. 15854  
102nd Medical Bn., 27th Div. 21858  
102nd Trans Traffic Reg Co 20045  
104th Calvary Rgt. Vets Assn 17259  
105th AAA AW Bn (WWII) 16255  
108th Evac. Hospital 10766  
115th Inf. Rgt., 29th Div., G Co. 15326  
116th Inf., 29th Div., M Co. 15958

120th AAA Gun Bn. - (WWII) 15598  
120th Combat Engr. Bn., 45th Div., H & S Co. (KOREA) 22515  
122nd Station Hospital 14098  
125th AAA Gun Bn. WWII 16565  
129th AAA Gun Bn. - (WWII) 15654  
129th Inf., 37th Div., L Co. 16497  
129th Inf., 37th Div., HQ/A/C/D Cos. 15547  
132nd Gen. Hospital Assn. 10460  
142nd General Hospital - (WWII) 16684  
143rd AAA Gun Bn. - (WWII) 16214  
157th Engr. (C) Bn. - (WWII) 15588  
164th Engr. Combat Bn. 16517  
167th Inf., 31st Div., B Co. - (WWII) 10606  
172nd Med. Bn., 33rd Div. 22623  
179th Inf., 45th Div., C Co. 20481  
180th Inf. Rgt., 45th Div., G Co. 15990  
194th FA Bn., 194th Grp. HQ, 85th/740th FA - (WWII) 15359  
197th AAA Bn. WWII 21206  
202nd Coastal Arty AA Rgt. 10401  
206th Coastal Arty (AA) Rgt 20699  
242nd Inf. Rgt., 42nd Div., H Co 18511  
246th Signal Oper. Co. - (WWII) 16607  
258th FA Bn. 15943  
274th AFA Bn. 16076  
285th FA Obsn. Bn. 11132  
295th QM Salvage Repair Co. 16093  
322nd Medical Bn., 97th Inf. Div., A Co. 21869



328th Inf. Combat Team - (WWII) 10254  
 329th Inf., 83rd Div., Rgt. HQ Co. 16490  
 329th Inf., 83rd Div., Co. E 16002  
 334th Station Hospital 20721  
 342nd Inf. Rgt., 86th Div., F Co. 20315  
 348th F.A. Bn., 91st Div. 15427  
 357th AAA Bn 20757  
 373rd FA Bn., 100th Inf. Div. 16609  
 379th AAA Bn. 10465  
 383rd AAA AW Bn. 20197  
 387th Inf., 97th Div., E Co. 15699  
 390th AAA AW Bn. (Sp) 20785  
 406th Engr. Const. Bn., A Co. 14137  
 413th/523rd Ord. Cos. 15826  
 466th AAA Bn. - (N.E. Chapter) 16638  
 470th AAA AW Bn. 14055  
 472nd Engr. Maint. Co. - (WWII) 15966  
 475th Infantry, Co. L 10371  
 487th AAA Bn., B Btry. 15973  
 501st Parachute Bn. Assn. (Original) 16433  
 503rd MP Bn., 3rd Army 15377  
 506th/507th QM Bn. - (Philippines) 10754  
 508th ARCT, 3rd Bn., HQ Co. - (1951-54) 16707  
 515th FA Bn., 411th Grp., 7th Army 20101  
 534th AAA Bn. (All Batterys) 21047  
 535th QM Co. - (Salvage/Repair) 15514  
 544th Ord. Co. (GS) 20111  
 591st Engr. Boat Rgt. 10292  
 593rd/594th/595th Ambulance Cos. 16064  
 602nd Tank Destroyer Bn. 15681  
 610th Engineers WWII 20308  
 632nd T.D. Bn., A Co. 16088  
 702nd TD Bn., C Co. 16323  
 724th FA Batt, Batt C 15449  
 736th Medium Tank Bn (SP) WWII 10679  
 740th Tank Bn. 21874  
 741st Tank Bn. - (WWII) 16718  
 747th Engr. Base Equip. Co. 15937  
 761st Field Arty Bn. 20232  
 764th Railway Shop Bn. 16253  
 789th EPD Co. - (WWII) 15816  
 800th MP Co. - (Fort Jay, NY) 10819  
 811th TD Bn. 10010  
 873rd Engr. Avn Bn. (WWII) 14042  
 1061st Engr. PC&R 15249  
 1276th Engineers C Co. Motor Pool 20836  
 1905th Engr. Avn. Bn. 15910  
 1906th Avn. Engr. Bn. 15985  
 4611th/4612th QM TRK Co. (Philippines) 10789  
 Aichi Military Govt. Team, Nagoya, Japan 15781  
 Amphibious Forces 21179  
 Chosin Few (Mid-States Region) 20117  
 Frankford Arsenal, Philadelphia 20108  
 HUSAFPOA, HQ, Ft. Shafter 14221  
 LRRP Ranger Chap. 1st Calvary Div. 20823  
 OCS 2nd E.S. Rgt., TES, Ft. Belvoir, Va. N Co, 1st Pltn. ? r 20854  
 OCS Infantry Class 33 (1942) 16029  
 Ranger Inf. Cos., Abn. - (50th Anniv 1942-Present) 16313

## Navy

5th Spec. NCB 25th reunion 17460  
 7th NCB WWII 21062  
 18th Seabees WWII 17835  
 71st Seabees 17472  
 75th NCB WWII 18541  
 77th Seabee Bn. 18430  
 95th Seabees 10773  
 123rd NCB 10913  
 125th Seabees (WWII) 18655  
 CBMU-539 WWII 18556  
 Destroyer Squadron 47 (9 ships) WWII 50th Aniv 16040  
 Farragut NTS - (WWII) 18135  
 Island X3 NCB 20343  
 LCI (G) 726 18143  
 LCS (L) 1-130 Assn. 17604  
 LCS (L) 105 21161  
 LSM National Assn. 18552  
 LSM-226 Korea (1950-53) 11255  
 LST Chapter (Florida) 18443  
 LST-120 18123

LST-138 10087  
 LST-281 21382  
 LST-460 17593  
 LST-47 18041  
 LST-519 18539  
 MCB-1 21092  
 Mine Assembly Base, Westloch TH Hawaii 1941-45 21094  
 NAS Lincoln, Nebraska 20503  
 NAS Twin Cities (Minnesota) 10261  
 NAVMACPAC San Diego 20083  
 NCBD-1052 (Adak/WWII) 10966  
 Ormul Bay, Battle of: USS Moale, USS Cooper, USS Sumner 21529  
 PC-477 - (Peter Charlie) 17463  
 River Assault Flot #1 21155  
 Sealords of Vietnam 00040  
 South China Patrol, Asiatic Fleet 18034  
 UDT-13 (WWII) 14573  
 UDT/Seals Fraternal Order 20944  
 USN Aerial Photo Interpretation Ctr (All Classes) 18439  
 USN Armed Guard 11th National Reunion WWII 17680  
 USN Base Hospital #18 - (Guam) 17464  
 USN Radiomens Assn. 21017  
 USS Acree DE-167 10239  
 USS Albert T. Harris DE-447 20995  
 USS Almaack AKA 10/AK 27 18258  
 USS Amsterdam CL-101 18480  
 USS Andromeda AKA-15 - (WWII) 17339  
 USS Ashland LSD-1 & LSD-48 17499  
 USS Bennion DD-662 10089  
 USS Bismarck Sea CVE-95 17329  
 USS Brinkley Bass DD-887 11253  
 USS Bunch DE 694/APD 79 & UDT 21 17713  
 USS Burleigh PA-95 WWII 18508  
 USS Burns DD-588 18577  
 USS Clemson DD-186/APD-31 18375  
 USS Colleton APB-36/US Mercer APB-39 & USS Nueces APB-40 21815  
 USS Conserver ARS-39 14652  
 USS Consolation AH 15 18022  
 USS Cotten DD 669 18087  
 USS Dalhart PC-619 21913  
 USS Daly DD-519 17829  
 USS David W. Taylor DD-551 17770  
 USS Decker DE 47 17643  
 USS Denebola AD-12 - (Including Flag Divs.) 18392  
 USS Elmore APA-42 - (WWII) 17562  
 USS Endicott DD-495/DMS-35 17971  
 USS Enterprise CV-6 10039  
 USS Escambia AO-80 WWII 21414  
 USS Estes AGC-12 (All Years) 17675  
 USS Fanshaw Bay CVE-70 - (Including Air Grps.) 10461  
 USS Fergus (APA-82) 21216  
 USS Fletcher DD/DDE-445 10661  
 USS Franklin CV-13 17889  
 USS Franks DD-554 16150  
 USS George A. Johnson DE-583 10236  
 USS Gridley DD-380 17734  
 USS Haggard DD 555 - (WWII) 17528  
 USS Hailey DD-556 18685  
 USS Hambleton DD 455/DMS 20 17738  
 USS Hamlin AV-15 20585  
 USS Heermann DD-532 20058  
 USS Hoel DD-533 21231  
 USS Holland AS-3 - (WWII) 18122  
 USS Hollandia CVE-97 14539  
 USS Hudson DD-475 11008  
 USS Hulbert DD-342 AVP-19 AVD-6 (WWII) 22382  
 USS Hyperion AK-107 18350  
 USS Indiana BB-58 - (Marines Included) 17525  
 USS John F. Kennedy CVA 67, Med Dept 17654  
 USS John Land AP-167 21819  
 USS John Q. Roberts APD-94 11133  
 USS Johnston DD-557 17336  
 USS Kennebago AO-81 - (WWII) 17775  
 USS Lang DD-399 18220  
 USS Langley CVL 27 21195  
 USS Leonis AKA-128 10768  
 USS Lewis DE 535 18236  
 USS Longshaw DD-559 17764  
 USS LST-918 21125  
 USS Makin Island CVE-93 & Squadrons VC-41/84/91 10884  
 USS Manley DD-940 20194  
 USS McCord DD-534 22633  
 USS Medusa AR-1 17766

USS Melville AD-2 17506  
 USS Metcalf DD-595 17449  
 USS Northampton CA-26 1930-70 18301  
 USS Oakland CL-95 22263  
 USS Otter DE-210 10199  
 USS Patoka AO-9 18519  
 USS Patterson DD-392 17704  
 USS Philippine Sea Assn. (Including Flag, Air Groups & Marines) 18193  
 USS Pocumoke AV-9 & PBY Squadrons 20891  
 USS Pondera APA-191 17822  
 USS Pope 225/USS Perch 176 17681  
 USS President Jackson (APA 18) Assn. - (Unholy Four) 18125  
 USS Princeton CVL-23 - (WWII) 10328  
 USS Randolph CV/CVA/CVS-15 17875  
 USS Ranger CV/CVA 61 All Years 17742  
 USS Reynolds DE-42 17855  
 USS Russell DD-414 18573  
 USS Salamaua CVE-96 18471  
 USS Sampson DD-394 17634  
 USS Savage DE/DER-386 Also Coast Guard 18126  
 USS Sevier APA-233 (WWII) (Including troop passengers) 10782  
 USS Solace AH-5 17958  
 USS St. Lo CVE-63/CV-65 17315  
 USS Stafford DE 411 21330  
 USS Stockton DD-646 18241  
 USS Stoddard DD-566 18218  
 USS Sumner AGS-5 18298  
 USS Sutherland DD-743 22086  
 USS Teton AGC-14 15144  
 USS Thomas J. Gary DE/DER-326 18579  
 USS Topeka CL-67 17582  
 USS Torrance AKA-76 17533  
 USS Trathen DD-530 17685  
 USS Tripoli LPH-10 18190  
 USS Truxtun & USS Pollux 50th Anniv of Sinking 20769  
 USS Tuscaloosa CA 37 14617  
 USS Valley Forge CV-45, OR Div. 17888  
 USS Wadleigh DD-689 18265  
 USS Wheatear AM-390 10157  
 USS Whitley AKA-91 (1944-54) 21967  
 USS Wichita CA-45 17838  
 USS Wickes DD-578 17708  
 USS William C. Cole DE-641 20579  
 USS Wrangell AE-12 Assn. 21917  
 VC-41 21138  
 VC-70 Squadron 15043  
 VC-87 21377  
 VF-90(N) Night Air Group 90 (USS Enterprise CV-6) 20802  
 VP/VPB-213 - (WWII) PBM Mariners 18591  
 VR-22 - Air. Trans. Sq. Norfolk 18291  
 VS Squadrons 50/51/65/66 Joint Reunion 21335

## Army Air Forces

19th Bomb Grp. Assn. 10598  
 21st Air Dpt. Grp./BAD 1 - (England 42-45) 16744  
 40th Bomb Grp./28th Service Outfit - (WWII) 11128  
 82nd Trp. Carrier Sq., 436 T.C. Grp. 16986  
 305th Bomb Grp. 8th AF (Chelveston, Eng/II) 16881  
 310th Fighter Sq (WWII) 310th Fighter-Bomber Sq (Korea) 20554  
 359th Ftr. Grp. & Support Units (E. Wretham, England) WWII 21065  
 391st Bomb Group Assn 20978  
 487th Bomb Grp Assn. 10463  
 AAB Ainsworth, NE 36th/53rd/364th FSq & 305/383/540/543rd Bomb Sq. 20841  
 ATC, Air Transport Command, North African Div. 22291  
 Burtonwood Assn. - (England) 16813  
 Santa Anna Army Air Base Wing 22755

## Air Force

7th Airdrome Sq. 22267  
 8th Ftr. Grp., 5th A.F. 20419

33rd Troop Carrier Sq. 16903  
 45th Bomb Squadron 21427  
 51st Ftr. Grp. 10947  
 53rd Ftr. Grp. - WWII/post war 15019  
 79th Fighter Grp./85th, 86th, 87th Sqs. - (WWII) 15012  
 90th Bomb Grp. (H) 10462  
 97th Bomb Wing - (1946-59) 10077  
 307th Bomb Gp/Wing 13th AF- WWII 15169  
 310th Fighter-Bomber Sq (Korea) 00048  
 317th Ftr. Interceptor Sq. 15108  
 351st Bomb Grp. - (WWII/England) 15084  
 442nd TFW A.F. Reserve Assn. 10418  
 676th Radar Sq. 15118  
 679th/703rd/1022nd/1536th/1537th/1539th Ord. Cos., 5th AF - (WWII) 10274  
 Air Rescue Assn. (Including Army Air Force) 15115  
 Aviation Cadet Class 56-F 20019  
 Aviation Cadet Class 44-E, Santa Ana Pilot Sq. 64 17646  
 B-58 Hustler Assn. 15175  
 Chambley AB, France (Including Army) 22713  
 Combat Dragon A-37 20067  
 Pilots Class 44-H-I-J 10068  
 Stalag Luft III POWS 21501

## Marines

1st Bn. 1st Marines, C Co. (Korea) 21297  
 3rd Amph. Trac. Bn. - (WWII) 17083  
 3rd Bn 11th & 3rd 155th Howitzer Bn. - (1941-45) 17194  
 3rd Bn., 26th Marines 15666  
 3rd Bn., 1st Marines Assn. (WWII) 10061  
 3rd Bn., 5th Rgt., 1st Div. - (Korea/1951) 17203  
 3rd Bn., 1st Mar. Rgt., 1st Mar. Div., G Co. 20102  
 3rd Marine Div. Assn. 17137  
 4th Amph. Tractor Bn. - (WWII) 17218  
 10th Defense (AA) Bn 17080  
 15th Marine Rgt. - (WWII) 17160  
 16th Inf. Bn., C Co. 17213  
 23rd Marines, 2nd Bat., 4th Mar. Div. E Co. 20837  
 All Marines (male & female) 1942-58 21726  
 Banana Fleet Marines 17168  
 MAWS-11 - (Kume Shima) 17134  
 VMF(N)/VMFAW/VMFA-531 22588  
 VMF-155 10972

## Coast Guard

Atlantic City Lifeboat Sta - Cutter Elm - Six Bitters 18046  
 LST-168 10298  
 St. Augustine FL (All WWII) 18393  
 USCGC Courier WAGR-410 22399  
 USS Durant DE/DER-389/WDE-489 10824  
 USS Ramsden DE/DER-382/WDE-482 10808  
 USS Savage DE/DER-386 00041

## Miscellaneous

Am Ex-POWS/Wisconsin 21154  
 Atlantic City "Camp Boardwalk" 22770  
 Civilian Conservation Corps 20418  
 Civilian Conservation Corps - Nat'l. Assn. 11086  
 Korean War Veterans Assn. (National) 10914  
 Legion of Valor of US (Medal of Honor, Service Crosses) 20949  
 Nurses: Camp Bouse, Ariz. Survivors 16742  
 Retired Military Musicians Assn 21895  
 Yokohama American High School (1947-53) 21450



# INTERVIEW

Continued from page 27

This is opposite the kind of command-and-control regulation where government tries to anticipate everything in advance and write detailed regulations to produce some desired outcome. I don't think this latter strategy works nearly as well.

**Q.** Would you agree with those who say that deregulation of the airlines has created chaos in pricing and airline competition?

**A.** There is an element of truth in that because we had airline regulation for 50 years, and during that time no new major air carrier could be formed—and prices were set by the government. Now, you can't expect to move from such a 50-year government-sanctioned cartel to a free market without a lot of trauma and turmoil.

Because of deregulation there are more new airlines. And as a result, we have congestion at airports that weren't

built up to keep pace with the traffic. We have complex pricing schedules. We have weak airlines going out of business and being swallowed up by their larger competitors.

That transition is burdensome for a lot of people, but it won't last long. It's a necessary transition—like what the former Soviet Union must go through as it moves from a 75-year-old Marxist economy to a free-market economy.

**Q.** Will we then have a better airline industry?

**A.** We already have a better airline industry, as evidenced by the fact that a higher proportion of the American people are flying now than ever before, and they're flying cheaper than ever before.

**Q.** To what extent does food and drug regulation delay needed new drugs in the marketplace?

**A.** That's become a major burden and is one area of regulation where Congress should take a fresh look.

It's one thing to say that a new drug must be proved safe. It's another thing to say the drug must also be proved effective. If the drug is safe, let the market, physicians and patients decide

## VETVOICE

### WHAT'S YOUR OPINION?

Is there too much government regulation? Call in your letter to the editor to **1-900-740-VETS**. You can record a letter to the editor and listen to the opinions of others.

Calls cost \$1 per minute, and proceeds support Legion programs. Opinions from the Vetvoice line published in the magazine are indicated with a **V** symbol.

**1-900-740-VETS**

whether it's effective. This is especially the case with AIDS and hypertension drugs, which are being kept off the market or developed overseas because we have to jump over so many barrels in this country.

We suffer from pharmaceutical lag here—a case where soon you'll be able to get better drugs outside the United States than inside.

**Q.** Looking at the Savings and Loan (S&L) debacle, could more effective regulation have prevented this crisis and the enormous bail-out costs now being imposed on the nation?

**A.** No, to the contrary, I think less government regulation would have prevented that.

The S&L crisis came about because the government for years tried to regulate the interest rates that the S&L industry could pay, as a way of eliminating competition. Then, in order to satisfy depositors, it also insured the deposits. Now, when it was no longer possible to regulate interest rates because the real cost of money was going up, the S&L business got exemptions and began raising the interest rates they paid their depositors. But the only way they could make enough money to play catch-up ball with the new money-market funds was to start making very risky investments.

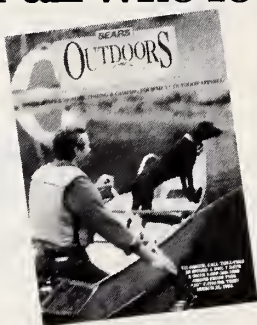
Most businessmen will not make risky investments if they have to pay for their own mistakes. But the S&L executives knew they didn't. They had government guaranteed deposits at \$100,000 per person for as many accounts as anyone wanted to open all over the country. So, they were playing with free money.

Regulation can never catch up with larceny in the hearts of men when you tempt them the way the government did.

*Please turn page*

**FREE!**

## Sears "Outdoors" Catalog – for all who love the great outdoors.



The "Outdoors" Catalog is packed with everything you need to enhance your spirit of adventure in the great outdoors.

- Featuring camping, hunting, fishing, hiking, canoeing, and other outdoor sporting gear... plus the perfect clothing to enjoy them to the fullest. Includes boats, trailers, motors, boating accessories, and more.
- Good values, easy toll-free ordering and fast delivery to your home or wherever you work.
- Satisfaction guaranteed or your money back.

Mail the coupon below or call toll-free

**1-800-366-3000**

ASK FOR CATALOG #F 39 AV 33322

**SEARS CATALOG**

SEND TO: SEARS CATALOG, P.O. BOX 7003  
Downers Grove, IL 60515-8003

☐ YES! Please send me my FREE Sears "Outdoors" Catalog #F 39 AV 33322.

Name (first, middle initial, last)									
Street						Apt. #			
City						State		Zip	
Area Code		Daytime Phone				Area Code		Evening Phone	

☐ I'd like to apply for a SearsCharge account. The best time to call me is: \_\_\_\_\_  
Offer expires August 31, 1992. Hearing impaired customers with TDD call 1-800-729-2828. © Sears Catalog, 1992



# COLOR SMART™

Color Coordinated Car Polish!!

BEFORE:

AFTER:

AS SEEN ON  
**TV**



## LIMITED TIME OFFER!

A highly advanced polish like this one would normally sell for as much as \$29.95 per bottle! But now, for a limited time (if you respond before June 15) you can try amazing Color Smart™ for just \$9.95. It must be the best polish you've ever used or simply return it for a full refund of the purchase price. You absolutely must try it to believe it!  
**ORDER TODAY!**

**Space-Age Polymers  
Works On Any Finish  
Nicks and Scratches Disappear  
Make Faded Paint Look New Again**

You've seen it publicized on national TV. You've seen it advertised in the country's leading magazines and newspapers. It's the most amazing concept in car polish to hit the market in years! What makes this new product so special? Color Smart™ is color coordinated to match the color of your car! That's right, this incredible new polish is so advanced it actually comes in lots of different colors designed to enhance your car's brilliance. This may sound like a very simple idea at first, but you won't believe what it can do for your car!

## WAX PROBLEM!

The problem with ordinary car wax is that it's designed to simply make your car shine more. What this means, of course, is that if your car has any nicks or scratches, you end up with SHINY nicks and scratches. And if you've ever tried waxing over faded paint, you know what a waste of time that is!

## PAINT JOB IN A BOTTLE!

Color Smart™ has been scientifically formulated with costly space-age polymers, silicones, and imported wax pigments (coloration). Not only will it make faded paint look new again, and nicks and scratches disappear right before your eyes, but you'll have the most brilliant, longest lasting shine you've ever seen! It's truly amazing. Like a paint job in a bottle!

**EXTRA BONUS!** Now for a limited time get these exciting bonus items (Clear Glass, Restore It, and New Car Scent - a \$20 value) all three for just \$10 with your purchase of Color Smart™.



## RESPOND BY JUNE 15TH!

**YES!** Please rush me the following bottle(s) of Color Smart™.

1 bottle **\$9.95 ea.** (plus \$3 S&H). 2 bottles **\$8.95 ea.** (plus \$2 S&H ea.).  
5 or more bottles **\$7.95 ea.** (plus \$1.50 S&H ea.)

BOTTLES	COLOR	MAKE	YEAR
Qty _____	_____	_____	_____
Qty _____	_____	_____	_____
Qty _____	_____	_____	_____
Qty _____	_____	_____	_____

Total Bottles @ \_\_\_\_\_ ea.

☐ **BONUS OFFER AT \$10.00** - Clear Glass, Restore It, and New Car Scent.

Total Enclosed \$ \_\_\_\_\_ VA res. add sales tax.

Payment method: (Check one) ☐ Check ☐ Money Order ☐ Visa  
☐ M/C ☐ Carte Blanch ☐ Amex ☐ Diners ☐ Discover

Card # \_\_\_\_\_ Expire Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Print Name \_\_\_\_\_

Address \_\_\_\_\_ Apt. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Mail TeleBrands, Dept. CP4780

To: One American Way, Roanoke, VA 24016

**TELEBrands™**

© 1992, (2666) Allow up to 60 days for shipment.



# INTERVIEW

Continued from page 38

**Q.** What are your choices for good regulations?

**A.** I think the best regulations are those designed to improve mine safety, to eliminate certain work-place hazards, and to improve the quality of air. In most parts of the country, air quality has dramatically improved. Water quality has remained high, or is getting better.

These are legitimate responsibilities for the government even though sometimes it goes about it in a heavy-handed and needlessly costly way.

**Q.** Do you feel environmental regulations have gone too far in imposing unnecessary costs?

**A.** Yes, but I think the government has learned a lesson from that. And in the Clean Air Act amendments of 1990, it has tried to apply some of those lessons by allowing companies to trade pollution limitations.

That is, to reduce acid rain, utilities

will buy permits allowing them to produce so much sulfur dioxide, up to certain national levels; and if they don't need those permits, they can sell them to another utility that does. This gives an incentive to these industries to internalize the cost—to figure out what is the most efficient way of meeting government goals without all of the detailed regulations of how you cut back on acid rain emissions.

**Q.** How big a factor is congressional or political pressure in regulatory agency decisions?

**A.** It's very big. In general, Congress is extremely quick to respond to any problem, real or imaginary, by passing a new law—often with little or no thought as to how it will be administered or what effects it will have. And then when an agency trying to live up to the congressional mandate applies inconsistent or unworkable laws, Congress investigates it to find out what the agency is doing wrong.

For example, the Environmental Protection Agency is supposed to evaluate all chemical hazards and all pesticides. Since there are tens of thousands of such chemicals and more being introduced every year, the EPA simply cannot do what Congress wants it to do. So

when the EPA fails in that mission, Congress says the EPA must be corrupt, and it investigates. It's like the farmer who plants an orchard full of trees and then pulls them up by the roots every year to see why they aren't growing.

**Q.** What kind of improvements can be made in the regulatory process?

**A.** Well, some improvements have already been made. Beginning with President Carter and accelerating under Presidents Reagan and Bush, there now is a central review in the Office of Management and Budget to ensure that regulations are cost effective—that the benefits will exceed the burdens. It gets a lot of criticism from the Naderites, but I think it's a wise strategy.

But fundamental change is only going to occur when Congress redrafts some of these laws to state the goals more clearly and to adopt the least costly methods to achieve those goals. Right now there is no political pressure on Congress to adopt a saner regulatory posture.

**Q.** How do you feel about proposals to eliminate the agencies and transfer their functions to executive departments?

**A.** We've made steps in that direction already. The Civil Aeronautics Board has been abolished and air traffic safety is now the responsibility of the Department of Transportation and the Federal Aviation Administration. On the other hand, I suspect there will always be an argument for some free-standing independent agencies.

**Q.** Is there any guidance you would offer the ordinary citizen in this area?

**A.** The most important single piece of advice I can give the public is to remember that there is no such thing as a free regulation. We all want clean air. We all want safe drinking water. We all want safe drugs. We all want to enjoy open spaces for hunting and fishing and backpacking. Yet all of these things cost money.

So when you put demands on your legislator to preserve this or to preserve that, try to think about the cost.

One program I like encourages citizens to make their own financial contribution to preserve open land. Thus, if you want more parks or open space in your neighborhood, join an organization that raises money and buys this land. Don't wait for the government to do it for you—you may not like the results. ☐

## GEM QUALITY PIN PRESENTATIONS

MADE IN THE USA BY VETERANS

 <b>WWII VICTORY</b>  <b>A-14 2.50</b>	 <b>AMERICAN THEATER</b>  <b>A-15 2.50</b>	 <b>PACIFIC THEATER</b>  <b>A-16 2.50</b>	 <b>EUROPEAN THEATER</b>  <b>A-17 2.50</b>
 <b>WV-2 4.50</b>	 <b>WV-1 4.50</b>	 <b>ODS-3 3.00</b>  <b>ODS-4 2.50</b>	 <b>M-5 4.50</b>
 <b>2.50</b>	 <b>M-3 3.00</b>	 <b>M-6 3.00</b>	 <b>2.50</b>

**BROCHURE MAILED ON REQUEST**

ALL Pins - Actual Size & Color  
 Silk Screened - 22K Gold Plate  
 Epoxy Coated - Full Guarantee  
 No Shipping Charges  
**(301) 621-7817**

Mail Check or Money Order to:  
**ANDERSON & ASSOCIATES**  
 3220 "N" Street, N.W., Suite 344  
 Georgetown Court  
 Washington, D.C. 20007



# SDV VITAMINS



**SAME DAY SHIPPING**

**B COMPLEX FIFTY**  
11 B Factors  
YEAST FREE  
Lecithin Glazed  
Round Tablets

Also contains  
PABA, INOSITOL,  
CHOLINE. In a base  
of Parsley, Lecithin  
and Rice Bran.

VITAMIN B-1 50 mg  
VITAMIN B-2 50 mg  
VITAMIN B-6 400 mcg  
FOLIC ACID 50 mg  
PANTOTHENIC ACID 50 mg  
NIACINAMIDE 50 mg  
BIOTIN 50 mcg

**499** #400

**CAL-MAG ZINC**  
Suggested Usage  
Provides:  
1000 mg Calcium  
500 mg Magnesium  
50 mg Zinc

**266** #325

**PAPAYA**  
ENZYME TABLETS

Total enzyme  
protection from the  
fruit of the tropic  
melon... Effective  
aid in natural  
digestion

**199** #547

**E400** IU  
100% PRESERVATIVE  
FREE  
SOFTGELS

**177** #100

**C500** MG  
PURE VITAMIN C  
GLAZED  
TABLETS

**99c** #007

**C1000** MG  
With ROSE HIPS  
PLAIN  
UN-COATED  
TABLETS

**499** #304

**ZINC50** MG  
CHELATED  
WITH  
GLUCONATE  
Glazed Tablets

**159** #691

**MaxEPA**  
1000 MG  
180/1208  
SOFTGELS

**899** #464

**PURE GAR**  
300 MG of Pure-Gar (Garlic  
concentrate) is  
2-1/2 times (750 mg)  
the potency of  
fresh garlic.

**544** #408

**GREEN OATS AND FENNEL**  
WITH HIPPOPHAES & SIBERIAN GINSENG

•PURE •POTENT  
•FRESH

COMPARE  
TO EXSATIVA®

**2995** #711

**PROTEIN**  
FROM VEGETABLE SOURCE  
500 MG  
TABLETS

**333** #545

**LECITHIN GRANULES**  
95% PHOSPHATIDES  
100% ALL NATURAL  
THE FINEST  
AVAILABLE

**333** #700

**OLYMPIC JUICER**  
The Olympic Juicer will turn any fruit or vegetable  
into a satisfying healthful drink. Large capacity  
easy to use, easy to clean stainless steel  
construction.

**17995** #875

**NATURAL DIETARY FIBER**  
COMPARE TO METAMUCIL®

•NATURAL FLAVOR  
•ORANGE FLAVOR

**299** #647

**Calcium'900'** Liquid FILLED  
NO FAT OR CHOLESTEROL  
ABSORBABLE

DAILY USAGE SUPPLIES  
900 MG CALCIUM  
300 IU VITAMIN D  
Suggested Usage  
(3 softgels daily)

**499** #307

**GARLIC OIL**  
1500 MG (23 GR.)  
Each "cold pressed"  
softgel provides 23  
grains of fresh whole  
garlic bulb extract in  
concentrate

**244** #751

**CHLOROPHYLL**  
NATURE'S OWN  
INTERNAL DEODORANT  
For breath odors, SOFTGELS  
incontinence and  
colostomy situations

**366** #834

**B-12500** MCG  
YEAST FREE  
Each glazed tablet provides  
500 mcg of B-12  
(Cyanocobalamin)

**333** #576

**Co-Q** 10 SOFTGELS  
Co-Q is involved in generating 95% of the  
total energy needs of the body.  
Co-Q cellular levels decrease with age.  
Naturally colored to protect Co-Q from  
light loss of potency.

**1088** #328

**C-1000** MG  
THE TOTAL C-COMPLEX  
✓ ROSE HIPS ✓ HESPERIDIN  
✓ CITRUS ✓ RUTIN  
✓ BIOFLAVONOIDS ✓ ACEROLA

**577** #522

**Beta CAROTENE** IN COLD  
PRESSED  
SOFTGELS  
SAFE CONVERSION VITAMIN A

25,000 IU of Vitamin A Activity

**399** #459

**C1000** MG  
TIMED RELEASE  
With Rose Hips,  
Rutin, Acerola,  
Hesperidin,  
Bioflavonoids  
in Glazed Tablets

**777** #514

**SELENIUM WITH CHROMIUM**  
100 MCG SELENIUM  
plus  
100 MCG CHROMIUM  
IN EACH GLAZED  
TABLET

**366** #435

**E400** IU  
PURE D-ALPHA  
SOFTGELS  
THE ABSOLUTE FINEST 100%  
NATURAL VITAMIN E AVAILABLE  
Why buy synthetic or mixed Tocopherol Vitamin  
E when for less money you can buy Natural  
Vitamin E?

**699** #509

**OVER 150,000,000 BOTTLES SOLD**

**BEE POLLEN** #679  
POTENT 500 MG

**399** #250

**GARLIC/PARSLEY** 10 GR #556  
GARLIC with PARSLEY  
PROTEIN GLAZED TABS

**199** #500

**AMINO ACIDS** 500 MG #548  
18 NATURALLY OCCURRING  
100% SAFE AMINO ACIDS

**388** #250

**IRON** 250 MG #544  
325 MG FERROUS SULFATE

**199** #250

**FREE!** Bottle of 100 TABS  
100% B-COMPLEX  
Providing 100% of the  
RECOMMENDED DAILY  
ALLOWANCE of IMPORTANT  
B-VITAMINS

**BEE POLLEN** #698  
EXTRA POTENT 1000 MG

**488** #250

**E-1000** IU #533  
NATURAL MIXED BLEND  
100 SOFTGELS

**599** #500

**VITAMIN GLAZED TABLETS** #571  
B-6 100 MG 250 #333  
PANTOTHENIC ACID 500 MG #551 250 #644

**IRON** 250 MG #544  
325 MG FERROUS SULFATE

**199** #250

**SDV Vitamins**  
P.O. BOX 23030 DEPT. AL007  
OAKLAND PARK, FL 33307

**10 MINIM** NATURAL  
VITAMIN A & D  
COD LIVER OIL

**319** #534

**ACIDOPHILUS** 100 #177  
APPLE PECTIN & YOGURT 250 #398

**VITAMIN GLAZED TABLETS** #571  
B-6 100 MG 250 #333  
PANTOTHENIC ACID 500 MG #551 250 #644

**IRON** 250 MG #544  
325 MG FERROUS SULFATE

**199** #250

**SDV Vitamins**  
P.O. BOX 23030 DEPT. AL007  
OAKLAND PARK, FL 33307

**ALFALFA 10** GRAIN #542  
WESTERN GROWN  
RICH IN VITAMIN K

**177** #500

**FISH OIL** 1000 MG #402  
120 MG EPA  
120 MG DHA

**688** #240

**VITAMIN GLAZED TABLETS** #571  
B-6 100 MG 250 #333  
PANTOTHENIC ACID 500 MG #551 250 #644

**IRON** 250 MG #544  
325 MG FERROUS SULFATE

**199** #250

**SDV Vitamins**  
P.O. BOX 23030 DEPT. AL007  
OAKLAND PARK, FL 33307

**POTENT 10 GR YEAST** #689  
BREWERS' RICH IN B COMPLEX

**177** #500

**Oat Bran 11 GR** #153  
100% ALL NATURAL 715 MG 250

**388** #250

**VITAMIN GLAZED TABLETS** #571  
B-6 100 MG 250 #333  
PANTOTHENIC ACID 500 MG #551 250 #644

**IRON** 250 MG #544  
325 MG FERROUS SULFATE

**199** #250

**SDV Vitamins**  
P.O. BOX 23030 DEPT. AL007  
OAKLAND PARK, FL 33307

**OCTACOSANOL** #460  
1000 MCG FOR ENDURANCE  
STAMINA AND VIGOR

**299** #100

**L-LYSINE** 500 MG #144  
NATURAL PURE ESSENTIAL  
ISOLATED AMINO ACID TABLETS

**333** #830

**VITAMIN GLAZED TABLETS** #571  
B-6 100 MG 250 #333  
PANTOTHENIC ACID 500 MG #551 250 #644

**IRON** 250 MG #544  
325 MG FERROUS SULFATE

**199** #250

**SDV Vitamins**  
P.O. BOX 23030 DEPT. AL007  
OAKLAND PARK, FL 33307

**NIACIN 500** MG #748  
TIMED RELEASE 120

**399** #250

**POTASSIUM** 595 MG #618  
EACH GLAZED TABLET SUPPLIES  
99 MG OF ELEMENTAL POTASSIUM

**219** #250

**VITAMIN GLAZED TABLETS** #571  
B-6 100 MG 250 #333  
PANTOTHENIC ACID 500 MG #551 250 #644

**IRON** 250 MG #544  
325 MG FERROUS SULFATE

**199** #250

**SDV Vitamins**  
P.O. BOX 23030 DEPT. AL007  
OAKLAND PARK, FL 33307

**ORGANICALLY BOUND** #708  
SELENIUM 50 MCG 250

**188** #250

**MAGNESIUM** 500 MG #617  
AMINO ACID CHELATED  
PROVIDES 100 MG ELEMENTAL

**219** #250

**VITAMIN GLAZED TABLETS** #571  
B-6 100 MG 250 #333  
PANTOTHENIC ACID 500 MG #551 250 #644

**IRON** 250 MG #544  
325 MG FERROUS SULFATE

**199** #250

**SDV Vitamins**  
P.O. BOX 23030 DEPT. AL007  
OAKLAND PARK, FL 33307

**ORGANICALLY BOUND** #486  
SELENIUM 100 MCG 250

**299** #250

**SOYA** #529  
SOFTGELS  
1200 MG 250

**288** #250

**VITAMIN GLAZED TABLETS** #571  
B-6 100 MG 250 #333  
PANTOTHENIC ACID 500 MG #551 250 #644

**IRON** 250 MG #544  
325 MG FERROUS SULFATE

**199** #250

**SDV Vitamins**  
P.O. BOX 23030 DEPT. AL007  
OAKLAND PARK, FL 33307

**OYSTER SHELL** #498  
CALCIUM 1000 MG 250

**299** #250

**THE HIGHEST PHOSPHATIDE**  
CONTENT AVAILABLE 500

**499** #250

**VITAMIN GLAZED TABLETS** #571  
B-6 100 MG 250 #333  
PANTOTHENIC ACID 500 MG #551 250 #644

**IRON** 250 MG #544  
325 MG FERROUS SULFATE

**199** #250

**SDV Vitamins**  
P.O. BOX 23030 DEPT. AL007  
OAKLAND PARK, FL 33307

**KOREAN GINSENG** 8 GRAIN #642  
518 mg of ALL NATURAL  
GINSENG

**333** #100

**GINSENG 1000** MG #636  
MAXIMUM POTENCY  
IN EACH TABLET

**449** #100

**VITAMIN GLAZED TABLETS** #571  
B-6 100 MG 250 #333  
PANTOTHENIC ACID 500 MG #551 250 #644

**IRON** 250 MG #544  
325 MG FERROUS SULFATE

**199** #250

**SDV Vitamins**  
P.O. BOX 23030 DEPT. AL007  
OAKLAND PARK, FL 33307

**FREE!** Bottle of 100 TABS  
100% B-COMPLEX  
Providing 100% of the  
RECOMMENDED DAILY  
ALLOWANCE of IMPORTANT  
B-VITAMINS

**SDV Vitamins**  
P.O. BOX 23030 DEPT. AL007  
OAKLAND PARK, FL 33307

QUANTITY	SIZE	ITEM #	NAME OF PRODUCT	TOTAL PRICE

TO HELP DEFRAY SHIPPING COST PLEASE ADD \$1.00 \$1.00

MINIMUM CHARGE ORDER \$10.00 TOTAL

CALL TOLL FREE 1-800-535-7095  
Please have Visa, MasterCard or Discover Card ready  
when you call. (ORDERS OF \$10.00 OR MORE ONLY)

PLEASE CHECK ONE: ☐ Payment enclosed (Check or money order)  
ACCOUNT NUMBER: ☐ Visa ☐ MasterCard ☐ Discover Card

EXP. DATE Name  
Address  
City St. Zip  
month/year  
Orders from Canada: \$20.00 minimum. Cash, Check, Credit Card or  
Money Order in U.S. Funds Only. Add \$15.00 for Shipping



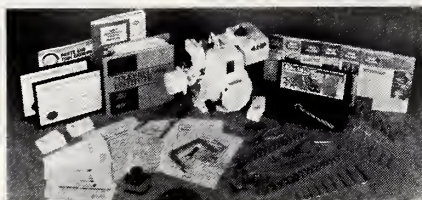
## NOW! Get in on the PROFITS in SMALL ENGINE REPAIR

Work part time, full time — right at home — we help you every step of the way.

No doubt about it... as a small engine pro, you can cash in on the huge demand for qualified men in one of America's fastest growing industries. You'll be able to command top hourly rates of from \$25.00 to \$30.00 per hour — and that's just for labor.

Plenty of business waiting for qualified men. 65,000,000 Small Engines Are In Use Today!

That's the official count from the Engine Service Assn., and one-million new engines are being built each month. With Foley-Belsaw training, you can soon have the skill and knowledge to make top money servicing these engines.



Professional Tools and Equipment PLUS 4 hp Engine... All YOURS TO KEEP... All at No Extra Cost!

### NO EXPERIENCE NECESSARY!

You don't need to be a 'born mechanic' or have any prior experience. Lessons are fully illustrated... so clear you can't go wrong, and with our famous 'learn-by-doing' method you get practical 'hands-on' experience.

Foley-Belsaw Institute, 6301 Equitable Rd.  
Dept. 52109, K.C., MO 64120

☐ YES, please send me the FREE booklet that gives full details about starting my own business in Small Engine Repair. I understand there is No Obligation and that No Salesman will call on me.

FREE

BOOKLET! Send for your copy today!

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_

STATE \_\_\_\_\_

ZIP \_\_\_\_\_

## THE LAST SILVER OF IMPERIAL CHINA



### Legendary 1890-1911 Silver "Dragon" Dollars

Historic treasures from the romantic silk-and-spice "China Trade" era, these magnificent silver "Dragon" dollars were the last issued under the Ch'ing dynasty in the twilight of Imperial China. Their high silver content matched the largest silver trade dollars of Western nations, and their intricate Dragon design symbolized bounty and China's ancient culture. Only a tiny fraction has survived China's turbulent 20th century. Only \$39 each, 5 for \$175 or 10 for \$350. Order #6702. Add just \$2 for postage. Each big 39mm original coin contains 27 gms. of .900 silver. To order by credit card, call toll-free 1-800-451-4463 at any time. Or send a check or money order to: International Coins & Currency, Inc., 11 E. State St., Box 218, Dept. 2384, Montpelier, Vermont 05601. Money-back guarantee — 30-day home examination.

## MEMORIALS

Continued from page 23

other guys were pulled from the water. The other six fellows from Indy never made it."

In many ways, a memorial is also a place for healing. Jan Scruggs, one of

the leading backers of The Wall, has witnessed a miracle of sorts at the Vietnam Veterans Memorial.

"This guy came to The Wall to find a name. They'd been wounded together and he felt he had to find his buddy's name. So, he's standing there looking for it, but he can't find it.

"There was another guy there at the same time looking for a name, too. He can't find it. Turns out, they were looking for each other." □

## GUIDE TO VETERANS' MEMORIALS

**Name:** Korean War Veterans Memorial

**Location:** Washington, D.C.

**Status:** Now fully approved, but needs \$1 million. Dedication planned for June 1993, 40th anniversary of end of Korean War.

**Address:** Korean War Veterans Memorial In The Nation's Capital 18th & C Sts., N.W.

Room 7023

Washington, DC 20240

**Phone:** (202) 208-3561

**Location:** Guadalcanal, Solomon Islands

**Status:** A series of memorials planned for WWII battle sites. Interest earned on donations will go to college scholarships for Solomon students. Memorial dedication planned for Aug. 7, 1992, the 50th anniversary of Marines landing on Guadalcanal.

**Address:** Guadalcanal-Solomon Island War Memorial Foundation

Mr. Joseph Micek, AUS treasurer

4935 Frank Parkway

Norridge, IL 60656

**Phone:** (708) 571-4678

**Name:** Women in Military Service for America Memorial

**Location:** Arlington National Cemetery, Arlington, Va.

**Status:** Design awaiting approval. Needs \$12 million by year's end to stay on schedule.

**Address:** Women in Military Service for America Memorial Foundation, Inc.

Department 560

Washington, DC 20042-0560

**Phone:** (703) 533-1155;

(800) 222-2294

**Name:** Vietnam Veterans Memorial

**Location:** Washington, D.C.

**Status:** Tenth anniversary of memorial, Veteran's Day, 1992. Needs \$1 million for repairs, seminars and anniversary functions.

**Address:** Vietnam Veterans Memorial Fund, Inc.

815 Fifteenth Street N.W.

Suite 601

Washington, DC 20005

**Phone:** (202) 393-0090

**Name:** Vietnam Women's Memorial

**Location:** Washington, D.C.

**Status:** Fully approved, but needs \$1 million to meet ground-breaking deadline of November 1992. Dedication planned for 1993.

**Address:** Vietnam Women's Memorial Project, Inc.

2001 S St., N.W., Suite 302

Washington, DC 20009

**Phone:** (202) 328-7253

**Name:** Beyond the Wall

**Location:** Washington, D.C.

**Status:** Needs \$200,000 to complete work for Smithsonian Institute display of artifacts left at the Vietnam Memorial. Scheduled opening, October 1992.

**Address:** Beyond the Wall 4425 Brookfield Corp. Dr.

Suite 1100

Chantilly, VA 22021

**Phone:** (703) 968-0100

**Name:** United States Navy Memorial

**Location:** Washington, D.C.

**Status:** Phase one completed and open to public, but needs \$18 million to complete phase two.

**Address:** P.O. Box 96570

Washington, DC 20090-6570

**Phone:** (202) 737-2399

**Name:** USS Indianapolis (CA-35) Memorial

**Location:** Indianapolis

**Status:** Still needs \$500,000 to complete construction and for perpetual maintenance. Dedication scheduled for Aug. 2, in Indianapolis.

**Address:** USS Indianapolis (CA-35) Memorial

Heslar Naval Armory

30th and White River Parkway

Indianapolis, IN 46208

**Phone:** (317) 924-1484

**Name:** The Warrior

**Location:** Des Moines, Iowa

**Status:** Dedicated to native American servicemen and women, the project needs \$200,000. To be completed by end of 1992.

**Address:** Native American Veterans Memorial Commission

P.O. Box 1990

Rock Rapids, IA 51246-1990

**Phone:** (712) 472-3214

**Name:** Lansing Veterans Memorial

**Location:** Lansing, Ill.

**Status:** Needs \$250,000 to complete memorial project under construction.

**Address:** Lansing Veterans Memorial

Lansing Airport

Lansing, IL 60438

**Phone:** (708) 895-0307

**Name:** Guadalcanal War Memorial



# Healing Algae Stuns Medical World!

# CHLORELLA;

# The Unpoisoner.

**T**here is new hope against disease and old age. My face appeared tired and older. It seemed so unfair.

Sure, I admit I ate the wrong foods and often drank the things I liked. Bread and sweets were hard to pass up. For a little while I even smoked.

But mirrors don't lie to anyone and I actually watched myself turn into the kind of person we've all laughed about. A chubby, wrinkled, sagging parody of what had once been the real me. I'd once been an attractive person, everyone agreed. But no more.

The urge to eat or else diet away my troubles probably didn't help matters at all. I just gained it all back.

I now began to feel tired and listless, and as though I was continually coming down with ailments. Soon I developed allergy-type symptoms with aches and pains like I had never known before. I started *looking* and *feeling* older than I really was...and my digestion seemed to have shut down completely. Anguished that I might have caught something life-threatening, I consulted my doctor. He checked me over and called me into his office.

"I hardly know where to begin", were his first words to me. "I'm afraid that you have been starving your body's cells down through the years, in between meals of empty, useless calories which are unable to rebuild the damage which deprivation has done to your body. Your liver suffers some damage, your cholesterol level is alarming, your digestion is far from functioning properly, and you are severely anemic".

I left the nearby drugstore some \$204 poorer and even more frightened. But I was determined to follow what my doctor and the pharmacist had prescribed, so I set about taking all the medications and hoping to see a change for the better.

Well, things certainly changed. But plainly not for the better. What had been my digestive nightmare...the chronic constipation...soon became a cramping and constant diarrhea from the high-powered iron tablets I was taking. My aches and pains did seem to improve from the steroids, but now my face and hands became swollen. My weight rose 5 pounds.

I developed a new skin condition resulting from the high dosages of antibiotics I was on, which seemed to flare up each time I went out into the sun. And the pain-killers left me constantly hung-over and feeling dull and slow.

Plainly I was in trouble. So I began spending much of my time in libraries, determined to find the causes of how such a loss of health could strike any healthy person. The answers were astounding. *Diet* became a word which took on a whole new meaning to me as I read. My research now documented the life-saving role which indoles, minerals, amino acids, carbohydrates, proteins, and vitamins play in restoring radiant health, vital strength, and youthful appearance.

As I began to find exactly the right eating habits for me, I happened to run across Dr. Jensen's article in *Health World Magazine* about a remarkable substance. It was a story about the green algae *Chlorella*, a one-celled sea plant which has survived on earth unchanged for a million years.

Contained in one cell, I learned, are beta carotene, thiamine, vitamin K, riboflavin, and pyridoxine. As well as phosphorous, ascorbic acid, magnesium, alpha tocopherol, pantothenic acid, zinc, folic acid, organic iron, calcium, iodine, plus trace elements. It absolutely possesses more chlorophyll than any plant source on earth, and has a mysterious growth factor which stimulates tissue repairs. (Even AIDS patients have begun using *Chlorella* to help arrest, benefit, and reverse the condition.)

My interest was now growing daily. So I decided to order a 30-day trial supply of *Chlorella* from The WorldLife Company, Box 30665-AA, in Albuquerque, N. M. 87190. Call (800) 451-2194. They take Visa or Mastercard and ship quickly - sending a full 30-day supply for only \$12.95 (add \$3 delivery).

Ironically, when I first began taking the *Chlorella*, I was putting in so many research hours each day that at first I didn't notice what was happening to my body. But in about three weeks or so, big things seemed to have occurred.

Suddenly I noticed that at the end of a hard day's work I was as fresh as when I

started. My digestive problems soon ceased to be a worry, and I was feeling stronger and pain-free. My complexion improved, my allergies even stopped bothering me, and I felt so good.

The anti-oxidants, it seems, were scavenging the free radical carriers of disease from my veins and arteries. Perhaps the most amazing and wonderful thing was that, without any effort, I'd lost 15 pounds in only one month.

Day after day, I learned of even more successful case histories of how *Chlorella* measurably helped with heart problems, destroyed cancer cells, normalized blood disorders, promoted needed weight loss, lessened arthritis, and detoxified body poisons. It can amazingly increase energy flow, promote healing and has dozens of strong benefits dealing with allergies, hepatitis, anemia, menstrual irregularities, varicose veins, hemorrhoids, digestive problems, headaches, pancreas, memory loss, diabetic ulcers, and the list goes on.

Early on, my research disclosed that *Chlorella* is a food substance, and is not a drug at all.

In fact, the WorldLife Company where I order my *Chlorella* from, by food law makes no claims whatsoever for *Chlorella*, period. I chose the company as my supplier largely because their product is inexpensive and I learned they use only the transpierced wall *Chlorella* which provides ready access to its nutrients. The bottles of unprepared product sold in some stores, you see, still has its protective cellular wall can allow the product to pass undigested through your system. But WorldLife's product insures a cracked wall which releases the critical nutrients to your body.

You can order *Chlorella* direct from WorldLife or other source, and try it yourself. That's plainly up to you because I'm no doctor. They guarantee 100% satisfaction with a 30-day return policy, and larger-sized orders are very economical.

But everything I have learned and discovered about *Chlorella* is in my new book called "CHLORELLA: THE WORLD'S HEALER UNKNOWN" which demonstrates to you exactly what *Chlorella* can and will do for you, and all the wonderful research sources for this ad.

The book is only \$10 cash, check, or money-order. Visa/Mastercard include card number & expiration. You can return my book to the publisher below within 30 days for a full refund if not completely satisfied. Fair enough?

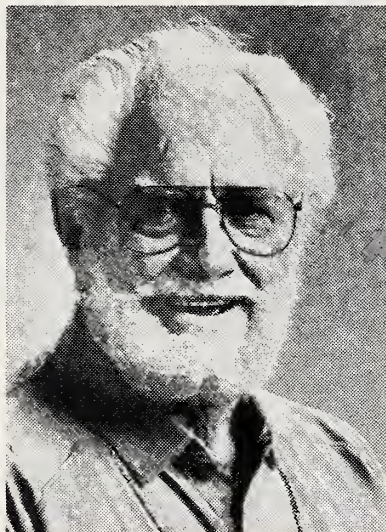
AMERICAN SURVEYS  
BOX 3196-AA  
AUSTIN, TEXAS 78764



# AVAILABLE ON VIDEO FOR THE FIRST TIME!

## PERFORMING IN YOUR LIVING ROOM

*The hilarious comedy, outrageous one-liners  
and side-splitting craziness of the legendary...*



# FOSTER BROOKS

TV and Movie Star Best known as...

**"The Lovable Lush"**

RECORDED  
NIGHTCLUB  
LIVE!

AS SEEN  
ON  
TV

NOT AVAILABLE IN VIDEO STORES

The "Lovable Lush" – Foster Brooks – famous as the man who took Johnny Carson by surprise, will delight you with this 85 minute video of his funniest comedy routines ever! Appearing on many TV shows like Bill Cosby's, Dean Martin's Roasts of the 70's and having a number of movies under his intoxicated belt... the master of nightclub comedy will delight you with a video you'll want to watch again and again! "Don't laugh... Your next" and Foster's "Private Party" will have you rolling on the floor with laughter! Go ahead... try and catch your breath as Foster keeps you laughing with one joke after another. Order yours today... Your laughter is absolutely guaranteed!

**JACK BENNY SAID:** "Foster Brooks is the comedian that no other comedian wants to follow on stage".

**CARY GRANT SAID:** "Foster Brooks is the greatest thing to happen to TV in the past 30 years. He's not a star... he's a superstar".

Foster's 85 min. nightclub comedy Extravaganza that includes his "PRIVATE PARTY" is yours for... **ONLY \$29.95**

Or choose the 40 min. comedy tape that includes his "DON'T LAUGH... YOUR NEXT" show for... **ONLY \$19.95**

Call our Toll Free number and charge to your MasterCard or Visa

**CALL TOLL FREE: 1-800-448-6600**

Or... send in this order form with your information, check or money order.

**BenJon Productions, P.O. Box 7329 Louisville, KY 40257-0329**

Please rush me:

☐ Foster's 85 min. extravaganza "Private Party" show **\$29.95**

☐ Foster Brooks 40 min. "Don't laugh... Your next" show **\$19.95**

Please add \$3.95 postage and handling for each video ordered.

☐ CHECK ☐ MASTER CARD ☐ VISA Exp. Date \_\_\_\_\_

Card No. \_\_\_\_\_ Total: \$ \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

# COMMANDER

Continued from page 8

watching their benefits—and in some cases their jobs—slip away. This is not right. Today, American veterans are not being given what they have earned.

Together, veterans have given this country its strength—the power to do good and the power to crush evil. Yet, the fruits of their victories are diluted in the budget process.

Peace has never come cheap. And I don't quite understand how spending less on defense and taking away certain veterans' benefits are good long-term strategies.

On a recent visit to the New England Shelter for Homeless Veterans in Boston, I saw first-hand the price of peace. Homeless veterans, even some from Desert Storm, were invisible men. They were abandoned. They are poor. And yet they still cling to their patriotism as if it were their last possession.

By wielding the budget ax at the military and veterans, Congress is showing little foresight. Young men and women will bear witness to how veterans are treated. They will see those of us who have lost an arm or a leg. They will see some of us waiting in line to get into homeless shelters. And they will remember what they have seen the next time their country calls. ☐

## LIFE MEMBERSHIPS

Life Membership notices are published for Legionnaires who have been awarded Life Memberships by their posts.

Life membership notices must be submitted on official forms which may be obtained by sending a self-addressed, stamped envelope to: Life Memberships, The American Legion Magazine, P.O. Box 1055, Indianapolis, IN 46206

Sam Maletich (1988), Arthur L. Tilton (1990) Post 159, Sanger, CA

Nicholas Huron, Adam Plekarz, Edward Zagaski (1991) Post 54, Colchester, CT

Haywood James Boone (1991) Post 5, Washington, DC

John Rawls (1991) Post 35, Mount Dora, FL

Dale N. Stillwell (1956) Post 326, Ocheyedan, IA

William Goetz, Larry Grendgenett, Raymond E. Steven (1991) Post 428, Wesley, IA

LeRoy Gehrke, Leonard Gruett (1991) Post 96, Hutchinson, MN

Donald L. Schwab (1991) Post 318, Fulda, MN

Peter J. Abbate, Robert J. Beren, Thomas E. Boomer, Anthony Celandriello, Chester Celvert, George V. Carlson, Robert Johnson, William Kesten, Theodore H. Loges, Phillip R. Milone, Steven Neglie, Wilfred Rewcliffe (1991) Post 8, Clifton, NJ

Lewrence Fonte, Louis Spinozzi (1991) Post 446, Alpha, NJ

George W. Dennis, Walter W. Denzler, William P. Lynch, Edward H. Wilenski (1991) Post 144, Williston Park, NY

Michael James Conley (1991) Post 406, Boonville, NY

John H. Reilly (1991) Post 854, Valley Stream, NY

James T. Connors (1987), Anthony P. Di Perne (1988), Roy W. Carpenter (1990) Post 1152, Saint James, NY

Howard J. Campbell, Henry P. Kelber (1991) Post 1468, Syracuse, NY

Allister H. Tregler (1991) Post 139, McIntosh, SD



# Amazing New Product Gives Crisp, Clear TV Reception WITHOUT Cable!

Until recently, the only convenient way to guarantee great TV reception was to get cable installed. But who wants to pay those irritating monthly cable fees just to get clear reception? Now, thanks to years of micro-electronic research, a new device has been developed that's so advanced it actually makes other antennas a thing of the past. It's called the SWEDA™ Power Antenna and is without a doubt "the single most important thing you should own if you have a TV!"

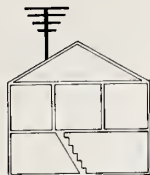
## A PICTURE OF ADVANCED TECHNOLOGY!

Just imagine watching TV and seeing a picture so brilliantly clear that you'd almost swear you were there live! Just plug this tiny 2" x 4" Power Antenna into any ordinary AC outlet, connect your TV and get ready for the best reception you've ever had without cable. You'll watch in amazement as YOUR TV set suddenly displays a sharp, focused picture. You literally "won't believe your eyes!" Even older TV sets suddenly come to life. The Power Antenna is so easy to install, so convenient to use, and so incredibly effective that you'll wonder how you ever got by without it!

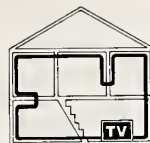
## A THOUSAND FOOT ANTENNA?

Power Antenna is a highly sophisticated electronic product (like a transistor radio) with a simple function. It takes the electrical wiring in your house or apartment (hundreds or thousands of feet) and turns it into a

Just plug your Power Antenna™ into any ordinary outlet and watch in amazement as your entire house turns into a giant TV reception station!



BEFORE:



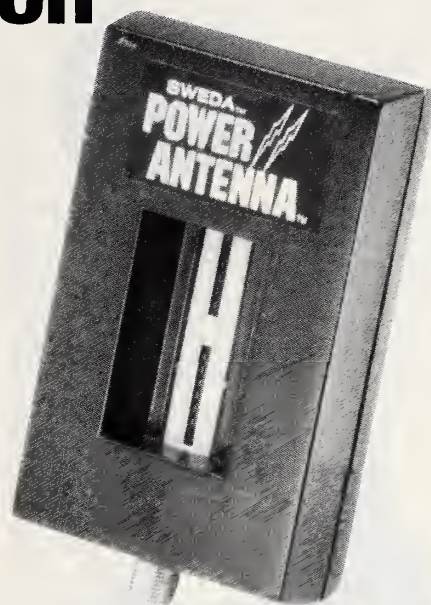
AFTER:

giant TV reception station! It's almost like having an antenna the size of your entire house! Imagine how effective that would be. But there's more, because Power Antenna takes that signal and electronically boosts it before it gets to your TV set. The results are amazing! You can finally enjoy your favorite prime time shows or sports events the way they were meant to be watched.

## WHAT ABOUT MY TV "DISH" ANTENNA?

Return it! Millions of these things have been sold in recent years because people were led to believe they would work like a satellite dish. The truth is that they're no more effective than rabbit-ears, a loop, or rod antenna — and people have been struggling with these things for years! The incredible SWEDA™ Power Antenna makes everything else seem obsolete. Just plug it in and watch it work. There's simply NOTHING ELSE better valued on the market today!

**LIMITED TIME OFFER!**  
Electronic antennas like this



one normally sell for \$50 or more! But now, for a limited time (if you respond before June 15, 1992), you can have the amazing SWEDA™ Power Antenna for just \$19.95. Experience the best reception you've ever had or simply return it within 30 days for a prompt and courteous refund. You absolutely must see it to believe it! **ORDER TODAY.**

### RESPOND BEFORE JUNE 15TH FOR THIS SPECIAL OFFER!

**YES!** Please rush me the following SWEDA™ Power Antenna(s)!

- ☐ One Power Antenna for just **\$19.95** plus \$4 P&H.
- ☐ **SAVE \$5!** Two for just **\$34.95** plus \$5 P&H.
- ☐ **SAVE \$10!** Three for just **\$49.95** plus \$6 P&H.

—Qty. **Extra length 6 foot connection cable** just \$2 ea. (a \$5.00 value).

Enclosed \$\_\_\_\_\_. VA residents add sales tax.

Payment method: (Check one)

- ☐ Check ☐ Money Order ☐ VISA ☐ Mastercard
- ☐ Amex ☐ Diners ☐ Discover ☐ Carte Blanc

Card # \_\_\_\_\_

Exp. Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Apt. \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

**U.S. Buyers Network, Dept. AT4781  
One American Way, Roanoke, VA 24016**



## WASP TRAP

**100% Effective!**

Hang From Tree Limb, Pole or Home, 5' to 9' Off Ground

**Makes Eating Outside a Pleasure Again**



A simple, yet 100% effective way to rid your yard of Wasps, Yellow Jackets and Hornets. Just add sugared water to attract wasps and a little liquid detergent to coat their wings. Wasps can't resist. They fly up trap — once in, there's no escape. They fall into water, and drown. Hang one or several of these ingenious traps near your patio or deck. Get so much more enjoyment... especially when eating or cooking out. Take along on picnics or when camping out. A simple solution — safe and foolproof. Comes with hanging wires. Measures 6" across. Sturdy, Hi-Impact construction. Use more than one for more infested areas.

No. 8173 — Wasp Trap ..... \$4.88  
Two Only \$9 — Three Only \$12 — Four Only \$15



## MOLE REPELLER



**Humane Effective!**

**Works On All Rodents!**

**Scares Burrowing Rodents With Underground Vibrations!**

Inaudible to humans but set this in the ground and the vibrations sound like a galloping herd to sound sensitive rodents. Each 15 seconds it emits a high pitched sound that sends mice, moles and gophers scurrying off. No traps to empty. No dangerous poisons and chemicals. Work on 4 D batteries (not incl.). Simple and it works! Covers 750 square yards. Guaranteed.

No. 8113 — Mole Repeller ..... \$29.95 Two Only \$54

## TALKING WATCH TELLS YOU THE TIME!

**Press & It Says The Time!**

**"It's 1:10 PM"**

**Rooster Alarm Goes 'Cock-A-Doodle-Do'**



Just when you thought you had seen it all! Here it is... a wrist watch that actually tells you the time. At the press of a button it says the time in a loud and clear voice. It even has a rousing Rooster Alarm. When it goes off, you hear a hilarious rooster's crow. Guaranteed — you won't sleep through this. Large easy to read digital numerals and a flexible, comfort fit band. Batteries included. A different gift for anyone — a blessing to the elderly and visually impaired.

No. 5031 — Talking Wrist Watch ..... \$24.95  
Save! 2/\$45 — 3/\$64

Mail Order with check, cash or money order. Include \$3.45 postage & handling fee (non-refundable). Allow 4-6 weeks delivery. All merchandise shipped under no risk, 30 day home trial. NYS residents must include local sales tax. Send order to:

**FOSTER-TRENT INC., DEPT. 200 — E,  
29 BEECHWOOD AVE., NEW ROCHELLE, NY 10801**

## SELFISHNESS

*Continued from page 25*

business consultant Hank Karp. "In the work place, we need more truly entitled workers—that is, employees who get a lot because they give a lot."

The worry is otherwise. "Our society has erred in putting too much emphasis on entitlements—what we are owed—but comparatively little emphasis on duties," says philosophy professor Christina Hoff Sommers of Clark University.

"Duty" is an old-fashioned word, but wherever there is a right, somebody else has the duty to fulfill it," she says. "And, generally, we have side-stepped the problems that arise by saying it's 'the government' or 'the corporation' that has the duty, but if they are running out of money, what happens next?"

"So many people today think they don't have responsibility for their own lives, that somebody or something else has responsibility," says Dick Leeuwenburg, president of Van's Inc., an Orange, Calif.,-based footwear manufacturer. "All of a sudden, society has become responsible for fulfilling so many 'rights.'"

Sources of the belief that we are owed something for doing nothing aren't hard to find.

For those who came of age in post-World War II America, abundance prevailed. Certainly, some individuals did not participate in the era's wealth, but for most, there was little struggle involved in securing the necessities of life and a little extra besides.

"There's no secret about how workers came to feel entitled," says Bardwick. "Historically, rich companies in a rich society could afford to be 'nice' and carry even those employees who didn't add value. We ceased to hold employees accountable for results and, when times were good, we could afford to do so. We can't any longer."

Damaging as an entitlement attitude is, "it's not terminal. We can break free of it," says business consultant LaMountain. "The recession is good in that respect. It's shaking up peoples' complacencies. Fewer and fewer believe that just showing up for work is good enough."

Bardwick concurs. "Not only can we move out of entitlement, but we already are doing it, she says. "Right now, our society is undergoing a major transition. Old assumptions are falling under

attack, and yesterday's concept of job security is fading away. This process has been, and will continue to be, painful for some—and many will feel profound fear—but the fact is that we are in the midst of substantial structural responses to enhanced competition and, in many cases, the report cards are very optimistic."

The pains will be most severe for those who aren't ready to make the move into higher productivity, Bardwick warns. But if there is a key to ending entitlement, it's neither the government nor the company.

"The end of entitlement starts with the individual," she says. "That is where there must be changes if entitlement thinking is to end."

She believes every employee ought to answer three questions:

- What is my function?
- What do I contribute?
- How do I make a difference?

The questions may appear overly basic but, says Bardwick, too many workdays pass with nothing of value accomplished. When that occurs, not only is entitlement fostered, but worker morale will crumble over time.

"We want to feel that what we do is enduring. That purpose provides the motive towards excellence," she says. "The best morale builder, the greatest motivator, is success, that is, earning the status of being a winner. We all want to feel that way."

If your own answers to Bardwick's basic questions aren't too pleasing, don't despair. "Often we're in entitlement but don't recognize [it] until we start probing," says LaMountain.

But those initial responses can be improved upon.

"The minute we start taking more responsibility for our own behavior on the job and everywhere else, in that instant the entitlement attitude starts to fall away," she says. All we have to do is shift our focus from 'what I'm owed' to 'what I can give.' That's how to end entitlement and it's not even that difficult."

"The paradox of ending entitlement," adds Bardwick, "is that we resist doing so. It's frightening, and we fight to retain entitlements because they are comfortable. But, when they are finally stripped away, we wind up in a much, much better place."

"Entitlement is comfortable but it is only half a life. When we're entitled, usually we accomplish nothing that matters and that is no way to live. When we enter into productivity, we start to make a real difference—and that is wonderful."



# GOOD HEALTH

Continued from page 18

says he knows a few people whose lives may have been saved by more recent health-screening initiatives. "I'm alive, and I'm not sure I would be if I hadn't gotten help," he says. Others have learned of high blood pressure or cholesterol from company tests and have started to fight the conditions that could lead to heart attack or stroke.

At many companies, corporate health programs extend into an employee's later life, even after retirement.

Frank Madill, 66, a member of American Legion Post 60 in Kimberly, Wis., retired from his job at Kimberly-Clark seven years ago. But today he still works out at the company facilities. He's carrying on a tradition he began 12 years ago when he used to get up at 5 a.m., take breakfast and lunch to his plant in Neenah, and exercise before work.

Today, he regularly runs at least three times a week, three miles of jogging, one mile of walking. "I don't enter any races," he says. "But I'm in much better shape than I would be if it weren't for the company health program."

Many company spokesmen say they're not running cost-benefit studies to see if the new wave of corporate health programs pay off.

"It's our philosophy that the program is for people," says Jean E. Allen, director of corporate communications for Kimberly-Clark in Dallas. "We know it's a benefit, but we don't try to quantify that benefit. Rather than pay a consultant to run a cost-benefit study, we'd rather put money back into the program."

Still, Kimberly-Clark executives can sleep easier at night by remembering that when a study was run back in the mid-1980s, it showed that good health means good business. The company started a health program in Neenah in 1977, and expanded it to its Roswell, Ga., operation in 1981. Between 1982 and 1985, the rate of growth in health-care costs at the company fell from 13 percent annually to 3 percent.

It's numbers like these that may convince other companies to begin their own programs. Pelletier of the University of California has tracked the corporate-health movement since the early 1980s. He's played a major part in a health collaboration between corporations and the university's school of medicine. Participants share

information about costs vs. benefits, and about what works and what doesn't.

It doesn't work, for example, to schedule multiple health screening visits and several hours a week of health classes. The time drain only adds to employee stress. Pelletier says that several studies have demonstrated cost benefits from starting employee-health programs.

Here are some of the findings about specific health concerns of the American worker, according to Pelletier.

• **Smoking.** One-day programs usually don't work. Nor do techniques involving just one kind of therapy, like acupuncture or hypnosis. It can take weeks of supportive work with a counselor to kick the habit.

Look for a program that offers ongoing support. Mistrust any program that claims a high "quit rate." Realistically, only about 30 percent of participants are able to stay off cigarettes for more than a year after the program ends. But keep at it. Quitting is a good way to live longer.

• **Stress.** Beware of "single shot" cure-all tapes that are supposed to calm you down. As with smoking, it often takes 10 to 12 counseling sessions to learn how to reduce stress on the job.

• **Diet.** Pelletier says crash diets are not only dangerous medically but psychologically because they don't solve underlying problems that often lead to weight gain. "Yo-yo" dieting—the steady loss-gain-loss cycle—is worse than no dieting because the diameter of fat cells increases with each binge. Talk to your company physician about long-term diet and exercise regimens right for you.

• **Exercise.** If you're over 40 or have any previous history of heart disease, see a doctor before starting. Then work up gradually to regular exercise periods. Don't over exercise at first. But if your doctor gives the okay, work out aerobically, even if you work at a regular physically demanding job.

"The Surgeon General's Office has stated any number of times that as much as two-thirds of all death and disability prior to age 65 is preventable," Pelletier says. "Yet currently the country spends only about three percent of the total medical budget on prevention."

Change is most likely in the work place "where you have the most adults for the most years of their lives and hours in their day, says Pelletier. "Corporations have the largest vested interest in health of any sector in society. And they're beginning to realize it." □

**Homeowners!**

**Turn a mess like this...**



**...with the Amazing SUPER TOMAHAWK® Chipper/Shredder... from TROY-BILT!**

**• It's a Powerful Chipper...**  
handles big branches up to 3" in diameter with ease!

**• It's an Efficient Shredder...** turns almost any organic matter into perfect mulch & compost instantly!

**• Better Than "Old Style" Units!**

**• 4 Model Sizes...** for small suburban lots or big country properties!

**Now! Low priced 3HP Model available!**

**into beautiful FREE mulch in less than one hour!**



**TROY-BILT®**

**For Your FREE Catalog, Call 1-800-858-3838 Dept. 3545 Or Mail This Coupon TODAY!**

**TROY-BILT MFG. CO. Dept. A3545**  
102nd St. and 9th Ave. Troy, NY 12180

☐ **YES!** I want to know more about the amazing TROY-BILT® TOMAHAWK® Chipper/Shredder... including the low priced 3HP size for smaller properties! Please send me full details of prices, model sizes, and SPECIAL SAVINGS right away!

**3 13**

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Also available in Canada ©1992 Garden Way Inc.



# THE "OFF-LAWN" MOWER

**At Last!...a machine that makes your entire property more useable, accessible and beautiful!**

If you have over an acre of land, the TROY-BILT® TRAIL BLAZER® Sicklebar is the perfect "Off-Lawn" mower to cut grass, weeds, even light brush of any height in all types of terrain.

- **Amazingly fast...** cuts 1,500 sq. ft. of overgrown weeds in under 5 minutes!
- **Blaze nature trails** for walking, hunting, skiing, snowmobiling.
- **Enhance the beauty** of your place by clearing unsightly suckers, vines and bushes.
- **Have a safer place**, too... without fire hazards, driveway blind spots and poison ivies, oaks or sumacs.

**For Your FREE Catalog Call  
1-800-453-3599 Dept. 3569  
or Mail This Coupon TODAY!**

*Product also available in Canada!*



**Powered wheels do the work!**

**Mows anywhere you can walk!**

**38" wide "scissor-action" blade!**

TROY-BILT Mfg. Co. Dept. A3569  
102nd St. & 9th Ave., Troy, NY 12180

☐ **YES!** Please send me your FREE Catalog on how the TROY-BILT® TRAIL BLAZER® Sicklebar Mower can help me unlock the full beauty and enjoyment of my property...plus details on prices, models and savings now in effect! 3 17

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_ Zip \_\_\_\_\_

© 1992 Garden Way Inc.

## VETVOICE

*Continued from page 6*

written to the Postmaster General, the President, congressmen, Mrs. Bush and Mrs. Carter. All to no avail.

The WACs were the first women to volunteer. Some gave their lives for their country. What did Elvis do to earn a stamp?

*Catherine D. McCabe  
Palm Bay, Fla.*

## Homeless Vets

It is very sad and frustrating just knowing that there are homeless veterans ("America's Homeless Veterans," February). Homeless veterans should not be ignored. They gave part of their lives for America, and now America should give something back.

*Bob Bell  
Woodburn, Ore.*

All evidence points to the obvious conclusion that some of the homeless veterans are homeless by choice and will remain homeless despite all expensive surveys and studies and despite all attempts by well-meaning citizens to extend their helping hands.

*Warren Fieber  
Brookings, Ore.*

## My Photo

Upon turning to the section "Sentimental Journey" (September), I suddenly saw my own image in one of the photographs on page 32. That was a very memorable time when I worked at the Stage Door Canteen. All the entertainers there were happy to give their talent and help for "the boys" and our country. To lighten the burden of those "boys," the entertainers served sandwiches, soft drinks and doughnuts. You see me out there on the dance floor with the apron over my skirt.

*Virginia de Luce  
Greenfield, Mass.*

## Give VA Credit

I was fortunate the Milwaukee, Wis., VA medical staff discovered that I had colon cancer. I was operated on by a fantastic surgical staff. These doctors, interns and students, were completely dedicated to one thing—my well-being. Their care was only surpassed by the nursing staff. These people treated me

## ONCE-IN-A-LIFETIME SPECIAL OFFER!

Introducing readers of the American Legion Magazine to the 1992 American Silver Eagle Dollar as a

**ONE POUND SILVER PROOF**

(SHOWN ACTUAL SIZE)

Join a select group of collectors who're investing in a limited edition minting of *One Pound Pure Solid Silver Proofs of the 1992 Silver Eagle Dollar*. This exclusive offering, a \$269 value for just \$99, is priced to introduce readers of the American Legion Magazine to the thrill of owning an authentic Silver Eagle Pound Proof. And to offer those who're already collectors the opportunity to SAVE \$170.

Imagine this gleaming *Silver Proof* in your hand; one pound of pure *United States Bullion Silver*, measuring a full 3.5 inches in diameter. Individually serially numbered and edge-marked with its weight and purity. Faithfully capturing the intricate detail and beauty of the Silver Eagle Dollar. Each accompanied by a numbered Certificate of Authenticity and Lifetime Guarantee. A privately produced proof minting by the Federal Coin Fund for readers of the American Legion Magazine for just \$99

**MAIL YOUR ORDER OR CALL TOLL FREE TODAY  
1-800-USA-5858**



**Regularly \$269  
Limited Time  
Only \$99**

each plus \$10 each insured delivery, backed by a money-back guarantee of satisfaction.

To order send check/money order or charge to Visa, MasterCard, Amex by sending the raised information on your card with your address and phone number to:  
Federal Coin Fund,  
57 Greentree Dr., Dover, DE. 19901  
PRICE GUARANTEED THROUGH MAY 1992 ONLY



with dignity, empathy and loving care.

I think it is about time to stop belly aching about the VA hospitals and give credit where it's due.

Jack Rowe  
Elcho, Wis.

Much can and should be done to enlarge and improve VA hospitals and the services they render. At the same time, any veteran medically qualified for treatment should realize that in spite of the alarmist findings, the local VA facility is generally cleaner, larger and better equipped than most other hospitals. If you find it difficult getting treatment, try to get help from your Post Service Officer or your Department Service Officer.

Newcomb B. Pines  
Farmingdale, N.Y.

## Gov't. Greed

Our society's philosophy is that anything is justified if the end is financial gain ("Government For Sale," February). To ask Congress to amend the laws that allow well-connected individuals to sell our future to the highest bidder would be akin to asking Wily Coyote to baby-sit the roadrunner.

Larry Sportello  
Lanoka Harbor, N.J.

## COMRADES IN DISTRESS

Readers who can help these veterans are urged to write a witness letter, including the CID number. Send the letters to CID, The American Legion Magazine, Box 1055, Indianapolis, IN 46206.

Notices are published only at the requests of American Legion Service Officers representing claimants, using Search for Witness Forms available from Department Legion Service Officers.

**194th Glider Inf. Reg., 17th Airborne Div.** James C. Begley needs witnesses to verify that while stationed at Ogborn, St. George, England, Nov. 10, 1944, he injured his back during hand-to-hand combat instruction, and received a hearing loss due to enemy fire. Contact CID 1139.

**1st Cav. Div., Trp. E, 8th Cav.** Forrest F. Staggs needs witnesses to verify that while stationed at Fort Bliss, Texas, Sept. 1942, he was hit on and about the head with a pistol by a Staff Sgt. Contact CID 1143.

**3536th Transportation Co.** Joseph Addison needs witnesses to verify that while stationed at Fujioka, Japan, he was treated for a psychiatric disorder. Contact CID 1138.

**5th Air Force** David Wright needs witnesses to verify that while stationed at S.A.C. Pang Yo Do, Korea, in 1952, he received right foot and left eye injuries. Contact CID 1144.

**7272 Food Service Sq.** Charles S. Johns needs witnesses to verify that while stationed at Wheeler Field, Tripoli, May 1955, he was treated for an acute anxiety condition. Contact CID 1140.

**9828th Technical Service Unit** Ted G. Van Zandbergen needs witnesses that while stationed at Fort Belvoir, Va., fall of 1945, he injured his fingers in a football game. Contact CID 1145.

**Basic Training** Alfred R. Page needs witnesses that while stationed at Fort Dix, NJ, March 1951, he suffered an eye injury on the compass course, and in May he suffered an injury during firearms training. Contact CID 1142.

**Co. A, 92nd Armored Inf. Bn.** Lewis M. Moore Jr. needs witnesses to verify that while stationed at Fort Leonard Wood, MO, May 1952, he broke his right forearm during physical training. Contact CID 1141.

## Revolutionary 2-in-1 TRIMMER/MOWER!

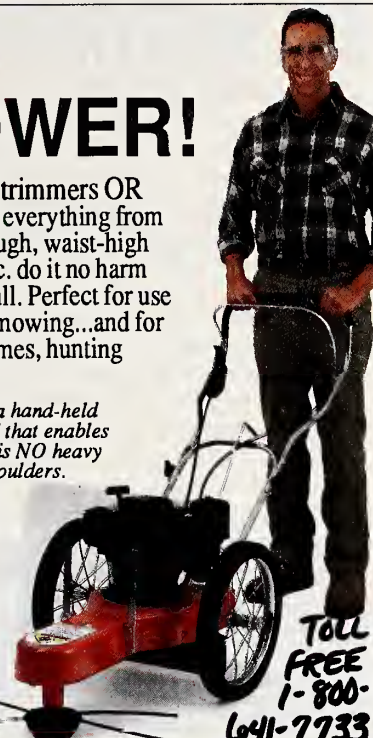
SO MUCH EASIER to use than hand-held trimmers OR small-wheels mowers! **TRIMS plus MOWS** everything from whole lawns (even wet, *without clogging!*) to tough, waist-high grass and weeds with *incredible ease!* Rocks, etc. do it no harm because it has no steel blade to bend, break or dull. Perfect for use with riding mowers for finish-up trimming and mowing...and for ALL trimming and mowing around vacation homes, hunting camps, etc.

"Your machine is all you say it is. 75% quicker than a hand-held trimmer because of the extra power and heavier cord that enables me to wade right thru heavy grass and weeds. There is NO heavy load to swing back and forth tiring your arms and shoulders. It makes weed wacking 'duck soup'!"

-Tom Lawrence, Somerville, NJ



So, **WHY HASSLE** with hand-held trimmers or small-wheels mowers? Please mail coupon below TODAY for FREE DETAILS about the Revolutionary **DR™ TRIMMER/MOWER!**



TOLL FREE  
1-800-  
641-7733

YES! Please rush complete FREE DETAILS of the Revolutionary **DR™ TRIMMER/MOWER** including prices and specifications of Manual and Electric-Starting Models and "Off-Season" Savings now in effect.

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
To: COUNTRY HOME PRODUCTS, Dept. 49205  
Box 89, Ferry Road, Charlotte, VT 05445

## 3-Wheel to Independence!

And get FREE Use of the Life-Saving  
**ResponsAbility Emergency Alert System!**

**VETERANS:** Act now to discover the world's premier electric scooter...the **Electric Mobility Rascal!** The Rascal 3-wheeler is the easy way to go wherever you want — without depending on others!

The Electric Mobility  
**Rascal!**



Plus, see how you can get 3 months FREE use of the **ResponsAbility Emergency Alert System** when you buy a Deluxe Rascal! **ResponsAbility** lets you summon medical or other emergency assistance with the push of a button. It could save your life! Call now for details!

You could qualify for Medical Insurance REIMBURSEMENT! Ask about special VETERANS programs, too.

Return the coupon or call Toll Free  
**1-800-662-4548**

For your FREE CATALOG and Information on how you can use the **ResponsAbility Alert System—FREE!**

**LIMITED TIME OFFER!**

☐ Send my free catalog and information on how I can use the **ResponsAbility Emergency Alert system for 3 months — FREE!**

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_  
Zip \_\_\_\_\_ Phone ( ) \_\_\_\_\_  
Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

Electric Mobility, 1 Mobility Plaza  
Dept. 3504, Sewell, NJ 08080



## D.C. CONFERENCE

*Continued from page 31*

many families, including the Robertsons, to get whatever information is available on their loved ones.

"Thank God for The American Legion. Thank God somebody gives a damn," said a teary-eyed Legionnaire who lost his son in the Vietnam War.

Quast's father, Air Force Maj. John Leighton Robertson, was reported missing in action in late 1960. But a

recent photograph may prove that Robertson is alive.

The photo, currently under investigation, shows three men holding a sign. According to their families, Robertson and two other POW/MIAs, Air Force Maj. Albro Lundy and Navy Lt. Larry Stevens, are the men in the picture.

DiFrancesco noted that while Legionnaires at the conference were talking about POW/MIAs, the U.S. government was in the process of selling them out.

The governments of the United States and Vietnam are moving quickly toward re-establishing diplomatic relations. This process, said DiFrancesco,

could spell death for the POW/MIA issue.

"To be born free is a gift from God," McDaniel said. "To live free is a responsibility. To die free is an obligation. Let's bring our men home."

DiFrancesco also expressed the Legion's concern for veterans who fought another war. He said those who fought in the Gulf War have come home to a very different military.

Defense cuts are beginning to take the form of a Reduction in Force (RIF) policy, possibly separating some 500,000 GIs and Reservists from the military by 1995.

"Ironically, about 100,000 of those who leave the military will be kicked out—fired—after winning Operation Desert Storm, the largest military action since Vietnam," DiFrancesco said.

Legionnaires at the conference heard another stentorian voice of reason address the military cutbacks. "Wake up America!" said William O. Moore, Chairman of the Legion's National Security Commission.

"We still need a strong defense even though the world is a different place. The Legion has been a lone voice before in advocating a strong defense in the face of what looks like a safer world. And today, if necessary," Moore said, "We must be a lone voice again."

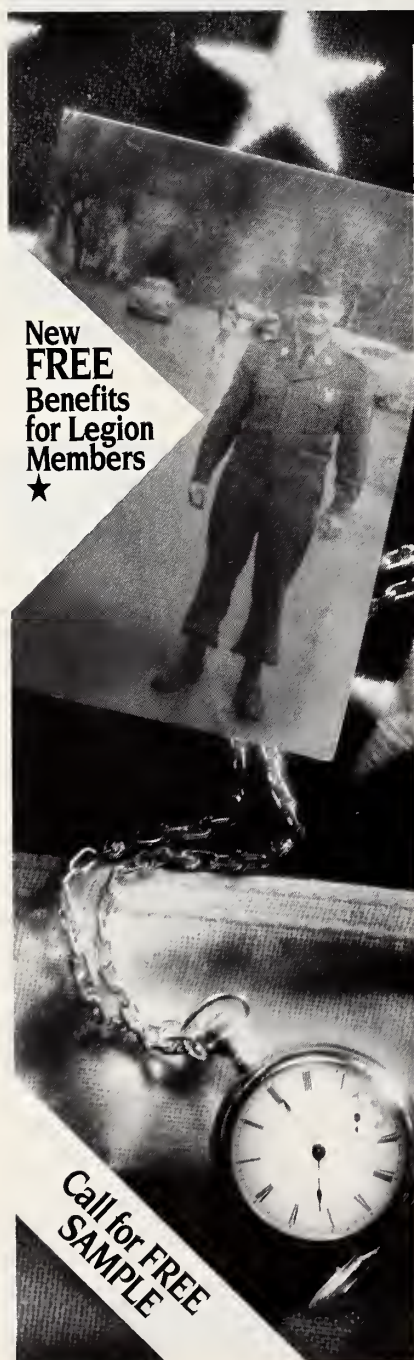
Perhaps more alarming, the military appears to be cutting back on employment and training programs for veterans at the same time military personnel are being fired in record numbers, said Joseph J. Frank, Chairman of the Legion's Economic Commission.

According to Frank, budget cuts will short-staff the Local Veterans Employment Representatives (LVER) program by 203 people and the Disabled Veterans' Outreach Placement Specialists (DVOP) program by 244 people. Both programs play a major role in job placement for veterans, he said.

Legionnaires at the Washington Conference didn't just address problems, they also looked for solutions.

Thanks to The American Legion, Desert Storm veterans may be able to receive comparable benefits to their predecessors in other American wars. Through lobbying efforts before, during and after the Washington Conference, the Legion wrote the new GI Bill and helped get it introduced in Congress.

Officially called the Desert Storm Servicepersons' Readjustment Act of 1992, the new GI Bill was introduced by Sen. Dennis DeConcini of Arizona. If passed, the bill would increase the full-time GI educational assistance payments to \$777 from \$350 per



**New  
FREE  
Benefits  
for Legion  
Members  
★**

**Call for FREE  
SAMPLE**

## FOR EYES THAT HAVE SEEN A LOT

Eye Care Plan of America is pleased to introduce Silver Options, a valuable enhancement for Eye Care Plan of America members over 55 years of age.

From a Silver Options provider location, American Legion members who qualify for this program will receive a complimentary sight evaluation to detect indications of visual problems. As a special introductory offer, if you qualify for Silver Options you'll also receive a sample of CooperVision's Hypo-Allergenic, pH adjusted, EYEscrub.

Eye Care Plan of America and Silver Options encourage you to maintain your vision wellness so, in the years to come, you can see a lot more. To determine your eligibility for the Silver Options program and the Silver Options location nearest you, call **1-800-841-1220**.

### ■ SILVER OPTIONS



**Eye Care Plan of America®**

1811 S. Alma School Rd. Suite 285  
Mesa, Arizona 85210



month, and eliminate the current requirement for participants to contribute a copayment during their first year of active duty.

The Legion seems to be right on track with mainstream America on this issue, according to a recent Legion-commissioned Gallup Poll. Seventy-nine percent of the Americans surveyed said that Desert Storm veterans should get the same benefits that veterans of other American wars received, regardless of cost.

After discussing the new GI Bill, Legionnaires also heard about the need for a national energy policy from retired Navy Adm. James D. Watkins, U.S. Secretary of Energy and a former Chief of Naval Operations.

"We need to be cautious about pursuing a national energy strategy," Watkins told Legionnaires. "We need to aim at achieving a balance between a safe environment and a strong economy. We have to make use of all sources of energy and manage them properly."

But many Legionnaires did not conserve their own energy when the topic of foreign lobbyists came up. In a heated discussion, they strongly urged complete disclosure of the names of

people who represent foreign countries in the United States.

Many former members of the government's executive and legislative branches sell their influence to foreign countries. And the Legion finds this to be objectionable.

"There's something wrong with selling access to elected officials," DiFrancesco said. "It's done all the time, but there's no excuse for it."

While many major issues took center stage at the Washington Conference, preserving the U.S. flag was second to none. Legionnaires were told to get their states to adopt memorializing resolutions to protect the flag from desecration.

Already, 25 states have done so, putting the American Legion in striking distance of its minimum goal of 38.

Not only did Legionnaires move to defend the symbol of the country, but they also took time out to reward people and organizations who contributed to the nation and its veterans.

During the Legislative Rally, Sen. Arlen Specter of Pennsylvania was given the Legion's Distinguished Public Service Award "in recognition of his effective leadership on behalf of

national veterans' programs." The Voice of America was presented with a Certificate of Appreciation for its "fifty years of dedicated service to freedom-loving people throughout the world."

And at the Commander's Luncheon, attended by the Joint Chiefs of Staff and a bevy of high-ranking military officers, Zachary and Elizabeth Fisher were awarded the National Commander's Public Relations Award. The Fishers are best known for giving scholarships and providing temporary housing for families of those being treated in military hospitals.

Legionnaires attending the conference also witnessed the establishment of the Legion's newest Post: the Bernard Griffin Post 276 of the Department of the District of Columbia. The Post was dedicated to Bernard Griffin, who served in the Gulf War and died shortly after returning home.

In welcoming the new post, DiFrancesco said, "It's good to see our membership growing and bringing in a new generation of veterans. But we must not forget that our motto is 'Service First and Membership Second.' And our work has just begun." □

*By Miles Z. Epstein*

#### ADVERTISEMENT

## If you have Leg Pain or Angina, Read This before it's Too Late

(SPECIAL FEATURE)-If you regularly have chest pain, ringing ears or even leg pain...your arteries may be clogged...and you may be on your way to a heart attack or stroke. A remarkable health guide by Dr. Edwin Flatto is now available that reveals a medically tested method that can stimulate your arteries to cleanse themselves-the natural way-without drugs or surgery.

It's called "Cleanse Your Arteries & Save Your Life." And it shows you exactly how nature can activate your body's built-in artery cleansing mechanism once you stop eating the wrong foods. It also warns you of the potential danger of certain so-called "cholesterol" diets.

Your own doctor will tell you that partially blocked arteries can produce many of the following symptoms. And he'll also agree that many of these symptoms may be improved once circulation is enhanced and the cleansing process begins. "Cleanse Your Arteries & Save Your Life" is based on documented scientific principles that can help:

- Reduce chest pain (angina)
- Reduce the risk of bypass surgery
- Lower the incidence of heart disease

- Reduce dizziness & loss of balance
- Improve a partial loss of hearing
- Help clear up ringing in the ears
- Help clear up leg pain, cramps or tiredness in the legs
- Stimulate your body to produce a natural substance that seems to protect against heart attack
- Make your body dispose of cholesterol
- Thin out sludgy, poor circulating blood
- Reduce blood triglyceride levels
- Lower high blood pressure naturally

By following Dr. Flatto's advice you can feel better than you have in years. You'll learn which delicious foods to eat and which to avoid. And you'll probably have more energy than you know what to do with. Here's just a small sample of the useful and helpful information you'll find in this valuable aid to better health:

- When women run higher risks for heart attacks
- Which vitamins seem to offer protection against heart disease
- Which popular health foods may be dangerous
- The real truth about chelation therapy

- The real truth about Omega-3 fish oils
- The real truth about polyunsaturated fats
- How to calm your nerves naturally
- What simple food helps you lose weight
- Relieve gas and constipation naturally

Right now, as part of a special introductory offer, you can receive a special press run of "Cleanse Your Arteries & Save Your Life" by Edwin Flatto, M.D. for only \$8.95 plus \$1 postage and handling. It is not available in any bookstore. It is only available through this special offer. Your satisfaction is 100% guaranteed. If you are dissatisfied in any way, simply return it in 30 days for a full refund -no questions asked.

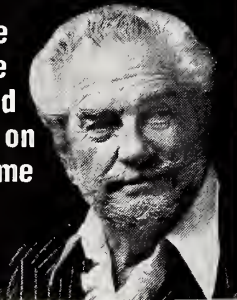
**HERE'S HOW TO ORDER:** simply write your name and address on a piece of paper and mail it along with cash, check or money order for only \$9.95 to: THE LEADER CO., INC., Publishing Division, Dept. AL3 P.O. Box 8347, Canton, Ohio 44711. (Make checks payable to The Leader Co., Inc.) VISA or MasterCard send card number and expiration date. Act now. Orders will be fulfilled on a first-come, first serve basis.

©1992 The Leader Co., Inc.



## IMPOTENCE IS TREATABLE

Call toll free for your free brochure and information on a simple home remedy



Foster Brooks  
TV and Movie Star

Our treatment is non-invasive and is the first choice of many physicians. It is a safe and easy to use alternative to surgery, drugs or injections.

**MEDICARE**  
ASSIGNMENT ACCEPTED ON ALL QUALIFIED CLAIMS

FOR YOUR BROCHURE CALL TOLL FREE:  
**1-800-221-6603**

OR WRITE TO:

**ENCORE, inc.**  
MEDICAL PRODUCTS CENTRE

2300 Plantside Dr. • Dept AL • Louisville, KY 40299-1928

**\$79.95 Value THE ORIGINAL TS45 \$49.95 Special**

- Side lever Cocking • Adult Type • 177 Cal. • 800 FPS • 300 Yard Range • Hardwood Stock • Rifled Barrel • All Metal Parts Blued • Adjustable Sights.



The Ultimate in Chinese Air Rifles

- ★ Excellent Target & Training Rifle
- ★ Order now and receive 200 rounds of ammo free

**60 day money back guarantee**

Orders shipped within 24 hours. Credit Card & phone orders call 1-800-726-1696 M-F 9-5. Compassec, P.O. 427-AL, 801 Taylorsville, Bloomfield, KY 40008. Add \$7 ship. each. KY, OH, & IN res. add sales tax.

**BUY FROM A LIFE MEMBER**

## HOW TO PUBLISH YOUR BOOK

Join our successful authors in a complete and reliable publishing program: publicity, advertising, handsome books. Speedy, efficient service. Send for FREE manuscript report & copy of **Publish Your Book**.

**CARLTON PRESS** Dept AEE  
11 West 32 St., New York, 10001

## YOUR MILITARY MEDALS!

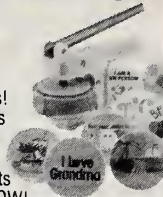
- WWII • KOREA • VIETNAM • SWA
- All U.S., UN, RVN, Full Size Medals
- All Miniature Medals and Ribbons
- Rank and Skill Badges • Patches
- Fine Display Cases. 100% Guarantee!

Send \$2.00 Today for NEW Color Catalog

**MEDALS** 1929AL Fairview Rd.  
Fountain Inn, SC 29644

## Don't let the economy stop you from making BIG MONEY!

The opportunity is now to make BIG money with buttons! It's an election year. Politicians need campaign buttons. Special interest groups are fired up. "Buy American" movements are hot! Act fast to cash in NOW!



Get started making professional 2 1/4" pinback buttons at home for only \$29.95 and sell them for profit. Our Starter Kit is a patented hand-held button-making system complete with parts for ten buttons. Order additional parts from our FREE catalog.

**ORDER BY PHONE!**  
**1-800-223-4103**

To order by mail, send \$29.95 plus \$2.95 p/h (IL res add \$1.87 tax) to: Badge-A-Minit, Dept. AL592, 348 N. 30th Rd., Box 800, LaSalle, IL 61301.

## Celebrate July 4th & All Events CARBIDE CANNON



Mammoth Cannons Shoot With Terrific Boom! Have bang-up time at special events. Uses powdered carbide ammo. Hundreds of shots for few cents. All metal construction with large, rugged

cast iron wheels. Machined brass mechanism for easy loading & firing. Authentic turn-of-century military design. Handsome decor when not in use. Made in USA to last a lifetime. Available in 3 sizes: 9" Cannon (#7387-\$39.95); 17" Cannon (#7384-\$79.95) & 25" Cannon (#7389-\$99.95) have automatic loading & rapid firing. The larger the cannon the louder the boom! Carbide Ammo, about 100 shots, \$4.50; 3 packs for \$11.95. Add \$6.00 ship/hand. per cannon. Send check, money order or phone (813) 747-2356. Visa, MasterCard, Amex accepted. Florida residents add 6% sales tax. Money back guarantee. Johnson Smith Co., Dept. 8-507, P.O. Box 25500, Bradenton, FL 34206-5500

## HOTEL EXPRESS

**50% OFF on Travel...**

- 1,250 MAJOR HOTELS & MOTELS - Hilton, Quality, Best Western, Ramada, Marriott, Holiday Inn & more!
- Up to 45% OFF... 1,000 CONDOS & CRUISES worldwide

**PLUS...** Up to 45% OFF major airlines! ...And on Avis, Budget & Alamo!

**(800) 458-2555**

MASTERCARD - VISA

\$49.95 - Order within 30 days & get free KODAK "Film for Life." 30-day money back guarantee. For free brochure, write:

JOHAN MORLAND CO.  
850 Colorado Blvd., Ste. 203, Los Angeles, CA 90041  
- Life Member of American Legion and DAV -



**TAN AT HOME!**  
Home & Commercial WOLFF Tanning Beds  
Units From \$199  
Home Delivery!

CALL TODAY FOR FREE COLOR CATALOG AND WHOLESALE PRICING!  
**1-800-228-6292**

## NEW

*Low strength adult aspirin to help protect your health*

**Halfprin®** is the new low-strength aspirin tablet that makes it easier to comply with your doctor's instructions. The low 165 mg. strength means you don't have to break tablets to get the exact amount of aspirin your doctor feels is right for you. And **Halfprin's®** enteric coating helps minimize stomach distress. Ask your doctor or pharmacist about **Halfprin®**. Available at all drug stores without a prescription.

**LOW STRENGTH ENTERIC COATED ASPIRIN (165 MG.)**



## FLAGS, BANNERS DECORATIONS

Ready made • Made to order  
**At Below Wholesale Prices**  
For FREE Catalog  
Call 1-800-628-3524

**CARROT-TOP INDUSTRIES inc.**  
P.O. Box 820 • Hillsborough, NC 27278

## AUTHORS WANTED BY NEW YORK PUBLISHER

Leading subsidy book publisher seeks manuscripts of all types: fiction, non-fiction, poetry, scholarly and juvenile works, etc. New authors welcomed. Send for free, illustrated 32-page brochure L-106 Vantage Press, 516 W. 34 St., New York, N.Y. 10001

## MARTIN'S FLAG CO.

**ALL KINDS - ALL SIZES - PROMPT SHIPMENT**

Ask for our colorful catalog for 1992

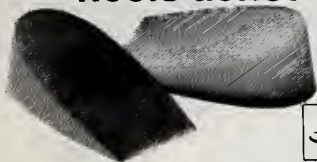
Write or Call

**(800) 992-3524 (U.S.)**  
**(800) 248-3524 (lowa)**

P.O. BOX 1118 - FORT DODGE, IOWA 50501-1118



## Do your heels ache?



Why suffer another day with sore heels (and even heel spur aches) when Cushi-Heel Pillow gives you quick relief while you walk or run? Developed by an athlete, who suffered just as you do, and who couldn't find anything which helped. His U.S. patented (No. 3,984,926) pads are exactly the right shape, density and compression to cushion the weight your heels must bear. Mailmen, housewives, waitresses, sales people, nurses, bartenders, school teachers, people who *must* be on their feet all swear by them. Joggers, tennis, golf, basketball and racquetball players find they can now play in comfort even with heel spur problems. If not satisfied, return within 10 days for full and prompt refund.

Calderon Products, Inc.

117 Fairlawn Plaza Drive, Dept. L2  
P.O. Box 5387, Akron, OH 44334 • (216) 864-8100

- ☐ One pair Cushi Heel Pillows \$7.75 p.pd.
- ☐ Save! Two pairs for only \$13.50 p.pd.
- ☐ Save more! Three pairs for only \$17.95 p.pd.

**Fast delivery! Shipped by First Class Mail.**

Enclosed: ☐ check ☐ money order ☐ cash  
Visa—MasterCard holders (TO ORDER ONLY)

Call Toll Free 1-800-942-4000

24 hrs. a day, 7 days a week.

Ohio residents add 5 1/4% sales tax.

Specify shoe size:

Men's shoe size \_\_\_\_\_ Women's shoe size \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

## TELL THE WORLD YOU SERVED!



From \$98  
in PRECIOUS metal

ARMY-NAVY  
AIR FORCE-MARINES  
DESERT STORM RINGS AVAILABLE.

PRESTIGE RINGS you'll wear with pride. World's largest selection of military rings. Over 1000 combinations. Visa or MasterCard. Money Back Guarantee! Send \$1 for full color catalog today.

**T-J JEWELRY CO.**

P.O. Box 2730 - LE2, Apache Junction, AZ 85217  
(successors to Royal Military Jewelry)

## ARE YOU BUYING GASOLINE OR GASOHOL?



Find out in seconds with our  
inexpensive and reusable  
alcohol tester.

**Only \$9.95**

Petersen Aviation, Inc.

Dept. L, Rt. 1, Box 18, Minden, NE 68059

## The Problem NAIL FUNGUS The Solution FUNGI NAIL®

Try this safe, simple, effective remedy for the symptoms of embarrassing nail fungus. *Fungi Nail®* fights thick, split, discolored nails. Two powerful antifungal agents fight infection on toenails and fingernails and work to eliminate the actual fungus. Easy to apply as nail polish. No prescription needed.

### Do you use Artificial Nails?

Then you should use *Fungi Nail®* to prevent the nail fungus associated with artificial nails.

Available at your pharmacy or have them contact **Kramer Laboratories, 8778 S.W. 8 St., Miami, FL 33174**

## Florida Retirement Homes

Manufactured Home Lifestyles  
\$19,000 to \$65,000

### 4 New Central Florida Locations

Quality Living at Affordable Prices  
Each Community Includes Total Amenities  
Private Golf Course Participation Available

FOR INFORMATION WRITE:

### CRF COMMUNITIES

Box 6277, Dept. AL5  
Lakeland, FL 33807-6277

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_

ST \_\_\_\_\_

ZIP \_\_\_\_\_

PHONE \_\_\_\_\_

91DS00340

## BUY ONE AND WE'LL MAKE YOU AN EXCLUSIVE DEALER

**max 6 wheel drive ATV**  
Amphibious 2 and 4 passenger models



(21-years-old and over, Please)

**No Money Down. As low as \$110 mo.**

**Call Toll-Free 1-800-255-2511**

(From anywhere in the U.S. or Canada)

Recreatives Industries, Inc.

60 Depot Street, Buffalo, NY 14206

## SELL UNIQUE BELT BUCKLES!

**The easy way to make BIG PROFITS!**

Just show this big, FULL COLOR wholesale catalog. Sell more than 1,000 styles of belt buckles, belts, hat tacs and jewelry. The beautifully crafted items sell themselves.

SEND \$1.00 for THIS FULL COLOR MONEY MAKING CATALOG TODAY!

USE THIS HANDY COUPON...

Wholesale CATALOG

**Anchor Specialties Co.**  
Dept. AL12, P. O. Box 3958  
North Providence, R. I. 02911

☐ RUSH your full color catalog and Dealer's Wholesale Price List. I enclose \$1.00

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

## AUTOMATIC LIGHTING

Buy factory direct and **SAVE**

**Inside and Outside units FROM \$19.95**

FREE LITERATURE

Convenient lighting that sees in the dark and turns itself on when anyone approaches.

**Falcon Eye, Inc. CALL FREE**  
3130 Marquita Drive  
Fort Worth, TX 76116 **1-800-541-3507**

**FREE CATALOG! 1-800-345-8927**  
JERROLD HAMLIN OAK ETC.  
**CABLE TV DESCRAMBLERS**

- Special Dealer Prices! • Compare Our Low Retail Prices!
- Orders From Stock Shipped Immediately!
- Guaranteed Warranties & Prices! • All Major Credit Cards

**PACIFIC CABLE CO., INC.**  
7325 1/2 Reseda, Dept. 1516 Reseda, CA 91335  
For catalog, orders & information 1-800-345-8927

**HAT PINS - PATCHES - FLAGS**

**1500+ MILITARY DESIGNS**

FREE 24 Page ILLUS. CATALOG  
WE DO CUSTOM WORK  
Dealer Inquiries Welcome

**HOOVER'S MFG. CO.**  
4D15 AL Progress Blvd.  
PERU, IL 61354  
(815) 223-1159, Ask For David

1950 1953

**KOREA**  
COMMEMORATIVE MAP  
28"x20" PRINTED ON QUALITY PAPER  
**RELIVE OUR FORGOTTEN WAR**  
THE BATTLES, THE UNITS, LAND, SEA AND AIR  
SATISFACTION GUARANTEED OR YOUR MONEY BACK  
\$12.95 INCLUDES FIRST CLASS POSTAGE & HANDLING  
CHECK OR MONEY ORDER  
E L BRADY P.O. BOX 26419 HONOLULU, HI 96825

## Loose Dentures?

**PERMA-SOFT II**

The Professional Denture Reline  
Material. Last up to 2 years. Stops  
Gum Shrinkage. ALL with just ONE Application!

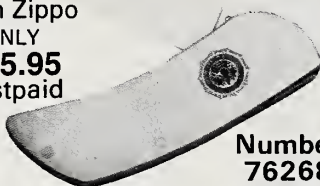
For Free Information Write: PERMA LABORATORIES  
P.O. Box 134-L • Millersburg, Ohio 44654



## AMERICAN LEGION CUT-ABOUT KNIFE

from Zippo  
ONLY

**\$15.95**  
postpaid



Number  
76268

Single blade-Thinline  
design No pocket  
bulge—Guaranteed Full  
Color Legion emblem

**NATIONAL EMBLEM SALES,**  
Dept. SM20, P. O. Box 1050, Indiana-  
polis, IN 46206

## PROTECT YOURSELF

Protect yourself  
and your family with  
THE GUARDIAN, the  
ultimate self protection  
device for non-violent  
people. A harmless looking  
flashlight that will render  
any attacker helpless.



- Legal to carry - Fits in purse or  
pocket - One shot stops your  
assailant - Effective on animals  
- Non-lethal - causes no permanent  
injury - 30 Day Money-Back Guarantee

1 Guardian @ \$19.95 + \$3.00 Postage.  
2 Guardians @ \$35.95 + \$4.00 Postage.  
Send check/money order. VISA & MasterCard orders  
send card # and exp. date or call 1-713-242-5900

**JACKIE'S JUNCTION, Dept. AL-52**  
P.O. Box 1368, Sugar Land, TX 77487

☐ SEND FREE SECURITY CATALOG

## YOUR VINTAGE WRIST WATCH COULD BE WORTH \$100,000

WATCH SHOWN:  
18 K \$15,000 14 K \$10,000 STEEL \$3,000



Call for other watch prices. Top prices paid for Rolex, Patek,  
Vacheron, Cartier, Audemars, Movado, Breitling, and  
Universal Geneve watches of any kind. Exact price depends  
on style of case, dial, originality and condition.

To sell a watch call: 1 (800) 922-4377. We will  
beat any and all offers! For free appraisals write:

## HESS INVESTMENTS

Home Office: 3637-Fourth Street North, Suite #360  
St. Petersburg, FL 33704  
We are a member.



## AWARD CASES

ALSO MEDALS AND RIBBONS  
Solid hardwood, gunstock walnut finish. Full 1"  
between glass and black, blue, red or white  
velvety mounting board. 5"x7" - \$18.95,  
8"x10" - \$24.95, 11"x14" - \$29.95,  
14"x20" - \$39.95, 20"x24" - \$59.95. Add  
\$.00 shipping per case. (No P.O. Boxes)

**R. ANDREW FULLER COMPANY**  
Box 2071-L, Pawtucket, RI 02861  
VISA/MC Accepted (Write for FREE Catalog)

## ADJUSTABLE BEDS

- Doctor Recommended
- Electric Control
- Low as \$25 mo.



## LIFT-N-RECLINE CHAIR

- Medicare Claim Service
- Doctor Recommended
- Push Button Control



LOW FACTORY DIRECT PRICES



Go anywhere...with ease!

## ELECTRIC 3-WHEELERS

- Money back guarantee
- Monthly payment plan
- Medicare claim service

For FREE Brochure & Prices

**CALL 1-800-622-8806**

**AMERICAN HEALTH MFG. Dpt. AL**  
P.O. Box 16287, Baltimore MD 21210

**SAVE  
UP TO  
67%**

## All American Rider

Finest Men's/Ladies'  
Leather Riding Apparel  
Most Wanted  
Harley-Davidson  
Accessory Items



Giant 16-page Full Color  
Catalog and Nearest Dealer.  
Send \$1.00—Refundable  
with First Order  
To: A.A.R.  
P.O. Box 7663  
Newport Beach, CA 92658

Jackets  
Vests  
Chaps  
Pants  
Hats  
Wallets  
Saddle Tool  
Bags  
Gloves

**All  
American  
Rider**

## 日本刀 JAPANESE SWORDS

For Free  
Evaluation  
Sheet

**TOLL FREE 800-435-5119**

French Art Glass (Galle, Daum) and Tiffany  
Lamps also wanted.

I will exceed all legitimate offers by 25% for swords  
I wish to add to my collection.

David E. J. Pepin — Member NBTHK, Tokyo, Japan  
Dept. AM, P.O. Box 354, Grant Park, IL 60940  
MEMBER OF AMERICAN LEGION

## Headed to the Chicago Convention? Relax and Take the Train This Year!

Discounts available to Legion Members traveling to/from  
Chicago between Aug 18 and Aug 30, 1992. Example  
Fares - R/T East Coast from \$140.00 - West Coast from  
\$224.00. Book early to get the lowest possible fares.

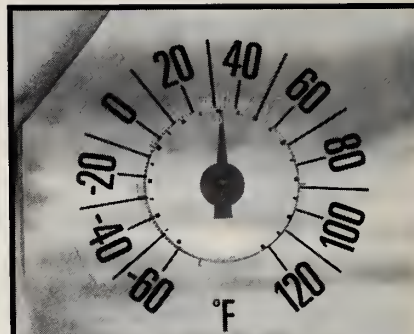
Fly/Rail also available. Fly one way, train the other.  
For Reservations or More Information Call

## RAIL TRAVEL CONSULTANTS

(301) 498-3134 (MD & DC)

(800) 726-0782 (U.S.)

No Charge For Our Services -- Member American Legion



## Press-On Windowpane Thermometer

Now you can read outside temperatures quickly, clearly,  
accurately from the comfort of your home! No more squint-  
ing at small figures and thin columns of mercury to read  
the temperature outside. Klee-Temp® puts the entire ther-  
mometer in full view; up close and with big, readable num-  
bers. Gives you readings from -60°F to 120°F and -50°C  
to 50°C at one glance. Needs no screws or tools to install.  
Simply press it on the outside of your window. Made of  
sturdy transparent plastic, will not block out view of the  
outdoors. Easily removed for washing window. 7½" dial  
fits almost any window. Great gift all year around. \$9.95 +  
2.45 shpg; SAVE two for \$19.95 ppd.

Send Check or M.O. 20 day money back guarantee.

**HOLST, INC.** Dept. AT-592, 1118 W. Lake  
Box 370, Tawas City, MI 48764

## GET THE MOST FROM SOCIAL SECURITY

Easy-to-understand audio cassettes take the  
frustration out of dealing with the Social  
Security Administration  
for you and your family.

Order *Simply Speaking*,  
*Your Audio Guide to*  
*Social Security* today.  
Call 1-800-221-8700,  
Dept A-2 to charge to  
M/C or VISA—Or send  
\$19.95 + \$3.50 p&h to:  
**SIMPLY SPEAKING**  
P.O. Box 27354, Dept A-2  
4030 So. 108th Street  
Omaha, NE 68127  
(Allow 4-6 weeks delivery)

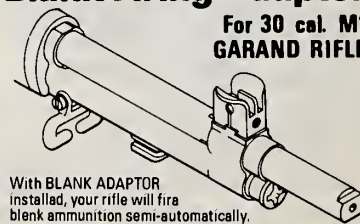


**SIMPLY  
SPEAKING**  
AUDIO CASSETTES

RELIABLE, VALUABLE INFORMATION

## Blank Firing Adaptor

For 30 cal. M1  
GARAND RIFLE



With BLANK ADAPTOR  
installed, your rifle will fire  
blank ammunition semi-automatically.

BLANK FIRING ADAPTOR \$8.75 each, 10 for \$75.00  
WHITE LEATHER SLING \$19.95 each, 10 for \$180.00

Please include check with order.

Shipping charges \$5.00 per order.

Installation instructions included.

Catalog available for other U.S. Military gun parts.

## AMHERST ARMS

P.O. Box 658 Mt. Airy, MD 21771  
Phone Weekday Afternoons (301) 829-9544  
Owned and operated by former Marine.



## Control Water Weeds

Amazing Underwater Harvesting Tool  
the **WATER-WEEDER Harvester**

Cut aquatic vegetation from a boat, from a dock or simply by wading in from shore.

"Works just like a hedge-trimmer underwater."

Call or write today for **FREE** information package.

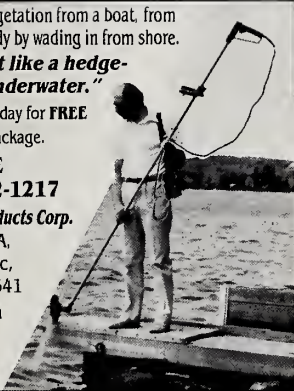
**TOLL FREE**

**1-800-552-1217**

**Waterside Products Corp.**

P.O. Box 876A,  
Lake Mahopac,  
New York 10541

**Satisfaction  
Guaranteed  
or money  
back!**



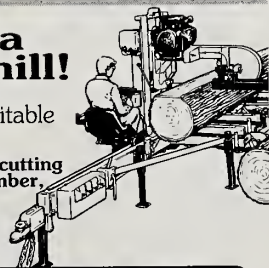
## Wood-Mizer®

World's Largest Manufacturer of Portable Sawmills

## Own a Sawmill!

Start a Profitable Business!

Save money cutting your own lumber, make money cutting for others.



**1-800-553-0219**

**32 Page Full Color Catalog - \$2.00**  
**66-minute demonstration video - \$10.00**  
MasterCard or Visa accepted

8180 West 10th Street • Dept. F39  
Indianapolis, Indiana 46214-2400



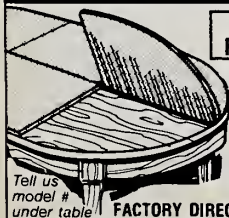
**5 Different U.S. Mint Morgan Silver Dollars**  
**Over 100 years old in Brilliant** **\$9500**  
**Uncirculated condition for only...**

Morgan Silver Dollars were minted from 1878 to 1921 and contain 90% pure silver. When you order 5 different mint state silver dollars, we will include **FREE**, a Deluxe Presentation Case (\$8 value). Dates and mintmarks of our choice. Add \$5.00 for postage and insurance. N.Y. residents add sales tax. **30 DAY RETURN PRIVILEGE.**

**Visa & Master Card Call 1-800-227-5811**  
**EASTERN NUMISMATICS INC.**

642 Franklin Ave., Garden City N.Y. 11530

## TABLE PADS



ASK ABOUT  
**FREE LEAF SPECIAL**

**UP TO 70%  
SAVE**  
Factory Price From  
**\$29.95**

Compare at 99.95  
Quality Pad • Any Normal Size

**1 (800) 428-4567**

**FACTORY DIRECT TABLE PAD COMPANY**

# CLASSIFIED

## SEND ADVERTISING COPY AND REMITTANCE TO:

Jay A. Jennison  
The American Legion Magazine  
c/o Fox Associates, Inc.  
116 W. Kinzie Street  
Chicago, IL 60610  
(312) 644-3888  
FAX (312) 644-8718

All classified advertising is payable in advance by check or money order. Please make remittance payable to "The American Legion Magazine." **RATES:** \$14 per word. Count street address and box numbers as two words; all city, state and zip codes as three words. **GUARANTEED CIRCULATION:** 2,900,000 per month. **DEADLINE:** Advertising copy must be received 60 days before cover date of issue desired. All advertisements are accepted at the discretion of the publisher.

### AUTOMOTIVE/ETC.

**CARLISLE ALL TRUCK NATIONALS**, June 19-21, 1992, Carlisle PA Fairgrounds. All truck flea market, truck corral, show and give-away. Lots of entertainment. Carlisle Products, 1000 Bryn Mawr Rd., Carlisle, PA 17013. (717) 243-7855.

### BOOKS & MAGAZINES

**RETIRE IN FLORIDA!** 1500 locations statewide, \$7.95 informational booklet. KR Enterprises, P.O. Box 1604, Orlando, FL 32802.

### BUSINESS OPPORTUNITIES

**LEARN GUNSMITHING. HOME STUDY.** Free career literature. (800) 362-7070 Dept. GF142.

**\$800 WEEKLY POSSIBLE!** Working at home! 37 different opportunities. Rush \$1 and self-addressed stamped envelope to: RDL, P.O. Box 2782, York, PA 17405.

### COATS OF ARMS

**COATS OF ARMS** 500,000 names, 32 countries. Free catalog. The Ship's Chandler, Dept. L, Wilmington, VT 05363.

### COLLECTIBLES

**1921 MORGAN SILVER DOLLARS** - Very good condition; 90% silver. Order 10-50 @ \$7.45/ea., 51-100 @ \$7.20/ea., 100-250 @ \$6.95/ea. Postage \$5/order. Lakestate Rare Coin, Box 201323, Minneapolis, MN 55420.

### EDUCATION & INSTRUCTION

**PARALEGAL GRADED CURRICULUM.** Approved home study. Affordable. Comprehensive. 100 years experience. Free catalog (800) 826-9228. Blackstone School of Law, P.O. Box 871449, Department AL, Dallas, TX 75287.

**WELDING VIDEO** for beginners. \$19.95 ea. \$3/s.h. Send check or m.o. to: Harvest Enterprises, P.O. Box 1686, Kenosha, WI 53141-1686.

### FINANCIAL

**OVERDUE BILLS? BAD CREDIT'S NO PROBLEM!** Applications to \$50,000. Licensed/Bonded. Not loan company. TCAC, Dept. AL, P.O. Box 26397, Birmingham, AL 35226 or call 1-800-869-0607.

**Attack MORTGAGES**, understand ARMS, FRMS, Refinancing. Blast interest, shorten time. Clear explanations, many examples. \$5. Affordable Helper, Box 226, Berlin, MD 21811.

**DEBT CONSOLIDATION.** Call for free details. (803) 272-1378.

### INVENTIONS

**INVENTORS!** Can you patent and profit from your idea? Call **AMERICAN INVENTORS CORP.** for free information. Serving inventors since 1975. (800) 338-5656.

**INVENTORS!** Your first step is important. For **FREE** Advice, call **ADVANCED PATENT SERVICES**, Washington, DC, (800) 458-0352.

### U.S. MEDALS & RIBBONS (FULL SIZE AND MINIATURE)

16 PAGE PICTURE CATALOG  
SENT 1ST CLASS MAIL \$1.00  
SHOULDER PATCHES, WINGS BADGES,  
INSIGNIA, IDENTIFICATION BOOKS, ETC.  
48 PAGE CATALOG  
SENT 1ST CLASS MAIL \$2.00  
BOTH CATALOGS \$2.50

**QUINCY SALE**  
P.O. Box 700113-AL-5  
TULSA, OKLA. 74170



BRONZE STAR

### EMBLEMS

**CUSTOM EMBROIDERED EMBLEMS.** Your design. Free catalog. STADRI, 57AL, Leroy, NYC 10014, (212) 929-2293, Fax (212) 627-1341.

### HEALTH & HEALTH CARE PRODUCTS

**TIRED? OVERWEIGHT?** Herbal formula. Information. Dr. Powers. (800) 638-4141.

**BALDING?** New treatments. Information: Peter Proctor, MD. 1-(800) 926-1752.

**LOSE WEIGHT NOW!** Call Independent Micro Diet advisor. (800) 473-4089.

### MONEYMAKING OPPORTUNITIES

**AD SPECIALTY BUSINESS!** Set your own hours selling advertising calendars and gifts to businesses. No investment. Many make \$20,000+ part-time. **NEWTON MFG. CO.**, Dept. MA24416, Newton, IA 50208. (800) 285-5332.

**BASEBALL CARDS INVESTING FOR BIG PROFIT.** Expert explains how. Send \$2. Randy Skiles, 1710 Strickland Dr., Orange, TX 77630.

### MUSIC & MUSICAL INSTRUMENTS

**ACCORDIONS.** \$500-\$9,000. (800) 486-3322.

### OF INTEREST TO ALL

**U.S. FLAGS!** HI-QUALITY, LOW PRICE. **HERITAGE FLAG** (800) 331-1761.

**CHILD LOCATOR/SMOKE ALARM.** Attaches to windows and produces flashing red light to help firemen locate child's room. Light is activated by smoke detector. \$39.95 to Protective Measures Co., Box 38, Addison, TX 75001.

**SHOW POLICE YOUR APPRECIATION.** Proudly display supporter decal. \$3. SCG&B, 9936 E. 350 Highway, Raytown, MO 64133.

**DEERSKIN MOCCASINS** Soft sole fleece-lined or unlined, hard sole unlined. \$39.95. Spice/Mocha. American made 100% guarantee. Sunset Creek Deerskin, Skippack, PA 19474-0240.

**Engraved MIA/POW bracelets, dog tags.** \$6. Requests done. I.D. Limited, 3380 Moon Road, Avon, OH 44011.

### PERSONALS

**ASIAN WOMEN!** Overseas, sincere. World's #1 correspondence service! Free details, photos! **Sunshine International**, Box 5500-HK, Kailua-Kona, HI 96745. (808) 325-7707.

**JAPANESE WOMEN!** Pacific Century, 110 Pacific Avenue, #208-JB, San Francisco, CA 94111. (816) 942-1668.

**NICE SINGLES** wish to meet others. **FREE** magazine. Send age, interests. **Singles**, Box 310-ALM, Allardt, TN 38504.

### TRAVEL/RECREATION

**LAS VEGAS GAMBLING TRIP.** Air - hotel - food - shows free. **SASE.** Casino Tours, 821 Harrison, Batesville, AR 72501.

### WANTED

**BOY SCOUT PATCHES, MEDALS.** (803) 859-2915.

**OLD TOY SOLDIERS:** (metal/lead), also looking for **LEGIONNAIRE FIGURE** from 1937 New York Convention. Call: (800) 428-3519.

**CIVIL WAR AUTOGRAPHS WANTED.** plus photos, arms, etc. Top prices paid. (800) CIVIL WAR.

### WINE & BEER MAKING

**WINEMAKERS/BEERMAKERS.** Free illustrated catalog. Fast service. Large selection. (816) 254-0242. **Kraus**, Box 7850LM, Independence, MO 64054.





## Uneven Money

"I think this bank is in trouble," said a man after using an automatic teller machine. "I was about to complete a withdrawal and the machine asked me if I wanted to go double or nothing."

## Non-Cents

"I helped my son with a math problem," one father said to another. "It read, 'Johnny had seven cents, and he spent two cents. How much did he have left?' I knew the answer, but what really puzzled me is what in the world did he buy for two cents?"

## Plight Schedule

Airlines are adapting to the economy. One airline has two fares: Business Class and Out-of-Business Class.

## Wok This Way

Did you hear about the guy who entered a stir-fry contest? He wokked away with first prize.

## Wallet Overhaul

Calculating a car repair bill, the mechanic-owner said: "We adjusted your carburetor, reset your timing, and corrected our cash flow."

## Same Name

The Soviet Union changed its name to Commonwealth of Independent States. Great! Now we can still call them "commies."

## Beast Of Burden

The middle class is the backbone of this country. And boy, do we need a chiropractor.

## Fiddling About

"Well, you're fit as a fiddle," the doctor told Fred.

"Great. That's good news," Fred said.

"Hold on a minute," the doctor said. "Unfortunately, you're shaped like a cello."

## Green Fees

Golf is like taxes: You work hard to get to the green, and then wind up in the hole.

## Working Odds

These days, most people work a 9-to-5 job. Those aren't the hours; they're the odds of getting laid off.

## Repeat Repeat

"As I watched a cable program last night," Joe said, "I had a weird feeling that I'd paid to see that program once before. It was kind of a *deja pay-per-vu*."

## Fool-Time Politician

Politicians know it's not necessary to fool all the people all the time—just during election campaigns.

## Munchkin Malpractice

Children are getting more sophisticated. Two children were overheard playing one day, and one said, "Let's play doctor. You operate and I'll sue."

## Soviet Stat Story

Statistics tell the story of what happened to the Soviet Union:

- 280 million people
- 106 nationalities
- 8 time zones
- 1 loaf of bread.



"No more TV-watching experiments. Animal rights groups are complaining."



# "Great Spirit, Guide Me Today"



- 23K gold rim
- Limited edition

*Shown smaller than  
actual size of 8 1/4"*

*In the shadowy mist of early morning, a noble Indian warrior raises his arms to the heavens, asking the Great Spirit to send his guidance on this day.*

This is the breathtaking scene captured in "Deliverance"—the remarkable, *first-ever* collector plate by acclaimed Western artist Chuck Ren. Ren has created a striking portrait of an Indian warrior—dressed in buckskins and beaded vest, his head crowned with a magnificent full-feathered war headdress, representing a stately portrait of great courage and strength.

"Deliverance" premieres the artist's *Mystic Warriors* Plate Collection. Each fine porcelain plate will be limited to a total of 28 firing days, hand-numbered on its

## DELIVERANCE

reverse, and accompanied by a Certificate of Authenticity. The Hamilton Collection **100% Buy-Back Guarantee** assures that you may return any plate within 30 days of receipt for a prompt replacement or a full refund.

Considering the popularity of Ren's original works and the fact that this is his *first-ever* collector plate, a strong response to "Deliverance" is anticipated. Applications will be considered in order of receipt. Submit yours without delay!

©1992 HC. All Rights Reserved.

**Respond by: May 31, 1992**

*Limit: Two plates per collector*

Please accept my application for \_\_\_\_\_ (1 or 2) "Deliverance" plate(s) at \$29.50\* (plus \$2.68 shipping and handling) each, payable in two monthly installments.

I enclose my first installment of \$\_\_\_\_\_ (\$16.09 for 1 or \$32.18 for 2 plates) by: Check one:

☐ Check or money order enclosed  
☐ Charge my: ☐ Visa ☐ MasterCard ☐ Amer. Express

Acct. No. \_\_\_\_\_

Exp. Date \_\_\_\_\_ **WTM1 QH AA**

Ms./Mrs./Mr. \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone ( \_\_\_\_\_ ) \_\_\_\_\_

Signature \_\_\_\_\_

**\*FL residents add \$0.89 per plate payment for state sales tax. All applications must be signed and are subject to acceptance. Please allow 6-8 weeks from receipt of your application for shipment.**

**The Hamilton Collection**

4810 Executive Park Ct., P.O. Box 44051  
Jacksonville, FL 32231-4051





TAN

# Comfort Joe Slacks

## 2 pairs for 29.95\*

3 for \$44.75  
4 for \$59.50  
5 for \$74.25

COMFORT JOE SLACKS				MATCHING SHIRTS			
7BF-0LF	WHAT WAIST?	WHAT INSEAM?	HOW MANY?	1AG	14.00 ea.	WHAT SIZE?	HOW MANY?
C ROYAL				A		ROYAL	
B TAN				B		TAN	
C GREY				C		GREY	
D TEAL				D		TEAL	
A WHITE						EVERY COLOR GOES WITH WHITE!	

**Haband Customer Service Dept.** 1500 North Main Street, Peckville, PA 18452

Send \_\_\_\_\_ pairs. I enclose \$ \_\_\_\_\_ purchase price plus \$3.95 postage & handling.

☐ CHECK ENCLOSED ☐ Visa ☐ MC EXP. \_\_\_\_\_ **100% SATISFACTION GUARANTEED**

CARD # \_\_\_\_\_ **Full Refund of Purchase Price at Any Time!**

Name \_\_\_\_\_ (PLEASE PRINT)

Street \_\_\_\_\_ Apt. # \_\_\_\_\_

City & State \_\_\_\_\_ Zip \_\_\_\_\_



TEAL

### Full S-t-r-e-t-c-h Waist!

Wear them with a belt or without; either way, you'll love the comfort!



Crisp, cool fabric is from famous American mills. The polyester and cotton blend is just right for machine wash & dry easy care!

#### Plus you get:

- Full elastic waist with belt loops.
- Front zipper and button closure
- NO-IRON wash and wear.
- 2 slash front pockets.
- 2 back patch pockets.
- Full cut made in U.S.A.
- 5 FAVORITE MEN'S COLORS — Choose from Royal Blue, Tan, Grey, White and Teal.

Waists: 30-32-34-35-36-37-38-39  
40-41-42-43-44

\*Big Men's: Add \$2 per pair for 46-48-50-52-54.

Inseams: S(27-28); M(29-30);  
L(31-32); XL(33-34).

### Matching Shirts 14.00\* each

Handsome color-matched trim accents chest and shoulders. Handy chest pocket. Cotton/polyester knit. Wash & Wear care. Imported, of domestic fabric. Sizes: S(14-14½), M(15-15½), L(16-16½), XL(17-17½). Add \$2.50 per shirt for 2XL(18-18½) and 3XL(19-19½).



GREY



**Haband**  
Customer Service Dept.  
1500 N. Main Street  
Peckville, PA 18452

Haband Company is a conscientious family business, serving over 3-million customers nationwide direct by mail since 1925. Use the coupon above to order today, and be ready to be delighted!



ROYAL



GREY



TAN

TEAL

